

DISCLOSURE DOCUMENT

LEGAL STATUS:

Asset Tree (Pty) Ltd is an independent financial advisory business. A copy of our FSCA licence, which contains details of the financial services we are authorised to provide as well as any exemptions, is available for inspection on request.

KEY INDIVIDUALS AND REPRESENTATIVES:

Mark Flanagan is a Key Individual and is a CFP with Advanced PDFP (Investments). He has been in the industry since 1989. His email address is mark@assettree.co.za. Mark holds a minority shareholding in Methodical Investment Management (Pty) Ltd.

Duncan Gow is a Key Individual and is a CFP with Advanced PDFP (Investments) and has a Bachelor of Commerce: Accounting. He has been in the industry since 2010 and is currently under supervision. His email address is duncan@assettree.co.za.

Kate Thomson is a Representative and has a Bachelor of Commerce: Accounting. She has been in the industry since 2004. Her email address is kate@assettree.co.za.

Katie Smit is a Representative, is a CFP and has a Bachelor of Business Administration with a PDFP. She has been in the industry since 2014. Her email address is katie@assettree.co.za.

Chris Claassens is a Representative and has a Bachelor of Commerce: Law. He has been in the industry since 2024 and is currently under supervision. His email address is chris@assettree.co.za.

James Kennedy is a Representative and has an Honours degree in Financial Management. He has been in the industry since 2026 and is currently under supervision. His email address is james@assettree.co.za.

Asset Tree (Pty) Ltd takes responsibility for the action of its key individuals and representatives.

We are licensed to render advice and intermediary services in respect of the following financial products:

- ♦ Bonds
- ♦ Derivative instruments
- ♦ Long and Short Term Deposits
- ♦ Money Market Instruments
- ♦ Participatory Interests in Collective Investment Schemes
- ♦ Retail Pension Benefits
- ♦ Short Term Insurance: Personal and Commercial Lines
- ♦ Warrants, certificates and other instruments
- ♦ Debentures and Securitised Debt
- ♦ Health Service Benefits
- ♦ Long Term Insurance: Categories A, B1, B1-A, B2-A, B2, C
- ♦ Participatory Interests in a Hedge Fund
- ♦ Pension Fund Benefits
- ♦ Shares
- ♦ Structured Deposits

CONTRACTUAL RELATIONSHIPS AND/OR APPROVED THIRD PARTY PRODUCT/SERVICE PROVIDERS:

- ♦ African Unity Health ♦ AGS Solutions ♦ Allan Gray ♦ Ambledown ♦ Anchor Securities ♦ Asset Tree Investments ♦ Asset Tree Short Term ♦
- ♦ Barkers Attorneys ♦ Bidvest Life (FMI) ♦ Bonitas ♦ Brightrock ♦ Capital International ♦ Causeway Securities ♦ Compcare ♦ Coronation ♦
- ♦ Cura ♦ Dis-Chem ♦ Discovery ♦ Fedhealth ♦ Foord ♦ Guardrisk ♦ Hollard ♦ Investec ♦ Kaelo ♦ Keyrisk ♦ Liberty ♦ Marriott ♦
- ♦ Medihelp ♦ Medshield ♦ Momentum ♦ Nedgroup ♦ Ninety One ♦ Old Mutual ♦ PPS ♦ Profmed ♦ Sable International ♦ Sanlam ♦ Sirago ♦
- ♦ Stanlib ♦ Stratum ♦ Sygnia ♦ Tate, Nolan & Knight ♦ TSA ♦ Triarc ♦ Turnberry ♦ Zestlife ♦

Despite having contracts with multiple companies, our preferred institutions are as follows:

- ♦ Allan Gray ♦ Ninety One ♦ Investec ♦ Sygnia ♦ Bidvest Life (FMI) ♦ Discovery Health / Life ♦ Hollard ♦ PPS

FEES:

Asset Tree is paid for services rendered in the form of fees and commission. Asset Tree (Pty) Ltd received more than 30% of last year's fees from Ninety One. We may from time to time receive non-cash incentives. Our conflict of interest policy is available on request. Neither Asset Tree nor any of its key individuals or representatives hold more than 10% of the shares issued by any insurer.

CONFIDENTIALITY:

All information obtained or acquired about you shall remain confidential unless you provide consent, or unless we are required by any law to disclose such information.

POPI:

You understand that the FSP may come into possession of personal and/or confidential information whilst acting as your Financial Planner and that such information will not be disclosed to any third party, unless the Information constitutes a material fact which should be communicated to any existing or prospective product/service provider, or where such disclosure is required by law or in order to provide effective Financial Services. You consent to such personal information being used by any necessary third party, such as the Insurer, and you are aware that such Personal Information will be dealt with in accordance with the Personal Protection of Information Act ('POPI') as well as the Company's POPI Policy which is available on request. Certain personal information may be required for marketing purposes and you consent to the use thereof but reserve the right to request that such information not be used.

COMPLIANCE OFFICER:

Compliance with the FAIS Act is monitored by Louise Pardy, an independent Compliance Officer approved by the FSCA, Practice number 6057. Her contact number is 082 459 1520 and her e-mail address is louise@lpardy.co.za.

COMPLAINTS POLICY:

In the event that you are dissatisfied with any aspect of our service, you should address your complaint in writing to us. A copy of our Complaints Resolution Policy is available on request. Asset Tree (Pty) Ltd holds professional indemnity insurance.

Should the complaint not be resolved to your satisfaction, you may forward such complaint to the Office of the Ombudsman for Financial Service Providers. You will need to show that you have already attempted to resolve this matter directly with us.

Postal Address: P.O. Box 74571, Lynwood Road, 0040 ♦ **Office Number:** (012) 762 5000 ♦ **Email:** info@faisombud.co.za

Version 2025-04-24