

## FAIS REPRESENTATIVE DISCLOSURE FORM

It is hereby confirmed that David Garrioch, CFP® is employed by Garrioch and Ellse (Pty) Ltd, Financial Services Provider (FSP) number: 52064, on a full-time basis as an authorized representative. Garrioch & Ellse accepts responsibility for the advice and intermediary services of the representative performed within the scope of his or her employment. It is further confirmed that the license categories listed below are the categories that the representative is authorized under the FAIS Act. The crosses indicate which license categories he or she is authorized for:

### Representative, David Garrioch, CFP®, authorised products:

Category	Sub Category	Category Description	Advice	Intermediary - Other	Services Under Supervision
1	1	Long-Term Insurance subcategory A	X	X	
1	3	Long-Term Insurance subcategory B1	X	X	
1	20	Long-term insurance subcategory B2	X	X	
1	21	Long-term Insurance subcategory B2-A	X	X	
1	22	Long-term Insurance subcategory B1-A	X	X	
1	26	Participatory interest in a hedge fund	X	X	
1	4	Long-Term Insurance subcategory C	X	X	
1	5	Retail Pension Benefits	X	X	
1	7	Pension Funds Benefits	X	X	
1	8	Shares	X	X	
1	9	Money market instruments	X	X	
1	10	Debentures and securitised debt	X	X	
1	11	Warrants, certificates, and other instruments	X	X	
1	12	Bonds	X	X	
1	13	Derivative instruments	X	X	
1	14	Participatory interests in a collective investment scheme	X	X	
1	17	Long-term Deposits	X	X	
1	18	Short-term Deposits	X	X	
2	1	Long-term Insurance subcategory B1		X	
2	16	Long-Term Insurance: Category B2-A		X	
2	17	Long-Term Insurance: Category B1-A		X	
2	20	Participatory interest in a hedge fund		X	
2	2	Long-term Insurance subcategory C		X	
2	3	Retail Pension Benefits		X	
2	4	Pension Funds Benefits		X	
2	5	Shares		X	
2	6	Money market instruments		X	
2	7	Debentures and securitised debt		X	
2	8	Warrants, certificates, and other instruments		X	
2	9	Bonds		X	

### GARRIOCH AND ELLSE (PTY) LTD.

**Directors:** JD Garrioch; BA Ellse

**Address:** First Floor, Block A, Silverwood, Steenberg Office Park, Tokai, Cape Town, 7945

Registration number: 2021/639379/07

An authorised financial services provider. FSP number: 52064

2	10	Derivative instruments		X	
2	11	Participatory interests in one or more collective investment schemes		X	
2	13	Long-term Deposits		X	
2	14	Short-term Deposits		X	
2	15	Long-term insurance subcategory B2		X	

Where the representative is rendering services under supervision, the Key Individual(s) of Garrioch & Ellse accepts responsibility for the representative's actions.

**Professional Indemnity:** Garrioch and Ellse (Pty) Ltd holds professional indemnity insurance provided by Leppard & Associates (Pty) Ltd, underwritten by Lombard Insurance. Policy certificate available upon request.

- Tel: 011 459 1640

- Website: [www.leppard.co.za](http://www.leppard.co.za)

**Conflicts of Interest:** Neither the representative, nor the FSP, owns more than 10% of issued shares directly or indirectly of any Life Assurer or Product Provider, or is an associated company of any life assurer or product provider. Neither the representative nor the FSP has received more than 30% of my total commission and remuneration from any one assurer within the past 12 months. Neither the representative nor the FSP has earned more than 30% of total commission and remuneration from any one product provider within the past 12 months.

Neither the Representative nor the FSP receives any non-cash incentives from any product supplier nor are there any personal interests that may give rise to a conflict of interest.

For further information, please refer to our Conflicts of Interest Policy, which is a public document available for inspection on our website: [www.garriochandellse.co.za](http://www.garriochandellse.co.za)

**Compliance Officers:** Masthead (Pty) Ltd an FSCA-approved compliance practice.

Represented by: Mr. JH Van Schalkwyk.

Masthead can be contacted at:

- Address: 1st Floor, Park Terraces, Golf Park, Mowbray, Cape Town, 7405

- Tel: 021 686 3588

- Website: <https://www.masthead.co.za/>

**Confidentiality:** All information obtained or acquired from you shall remain confidential unless you provide us with written consent to share such information, or unless Garrioch & Ellse is required by law to disclose such information. We commit to treating your personal information strictly confidential and will take appropriate technological and organizational measures to ensure that your personal information is kept secure and protected against unauthorized or unlawful processing, accidental loss, destruction and damage, alteration, disclosure or access. Please refer to our Privacy Policy on our website [www.garriochandellse.co.za](http://www.garriochandellse.co.za)

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