

Linda Uhlmann and Associates is an authorized Financial Services Provider. (FSP 43778)

General FAIS disclosure

In terms of the Financial Advisory and Intermediary Services Act, No. 37 of 2002, the following information must be disclosed to clients and potential clients:

1. INTERMEDIARY DISCLOSURE

- Linda Uhlmann and Associates is an authorised Financial Service Provider (FSP) which was established in 2011.
- Linda Uhlmann and Associates (Pty) Ltd is not an associated company of any other Product Supplier or other Financial Services Provider.
- Our representatives have necessary qualifications and have met all other competency requirements. They have the required experience and training to advise clients on the products Linda Uhlmann and Associates (Pty) Ltd are accredited and authorised for.
- We earn our income from commission/fees that the Product Supplier pays over to Linda Uhlmann and Associates (Pty) Ltd on products purchased by our clients and/or by charging a fee for services rendered by Linda Uhlmann and Associates.
- We do not own more than 10 % of issued shares directly or indirectly in any Product Supplier.
- We do earn more than 30 % of commission from Momentum and Glacier.
- Linda Uhlmann and Associates (Pty) Ltd is a Category I financial services provider and is authorised to provide advice and intermediary services on the following type of financial product categories:
 - Long-term insurance: Categories A, B1, B2 and C
 - Short-term insurance: Personal and commercial lines,
 - Retail Pension Benefits, Pension fund benefits,
 - Securities and instruments: Money market instruments,
 - Participatory interest in collective investment schemes,
 - Health Service Benefits.
- Linda Uhlmann and Associates (Pty) Ltd holds intermediary contracts:
 - Long-term Insurers: Sanlam, PPS, Discovery, Liberty, Momentum
 - Short-term Insurers: Santam, PPS, Discovery, Alexander Forbes, Stratum, Turnberry, Momentum
 - Medical Schemes: Discovery Health, Profmed, Momentum Health
- We are in association with Optivest Health Solutions (Pty) Ltd regarding the rendering of other health services benefits related services
- It is the policy of Linda Uhlmann and Associates (Pty) Ltd to provide appropriate financial advice to clients based on their objectives and needs. If you have a complaint with regards to the advice or service you received, you can direct your complaint to Antoinette Uhlmann, email: antoinette@lindauhlmann.co.za
- Our Compliance officer: Moonstone Compliance (Pty) Ltd is situated at **25 Quantum Street, Technopark, Stellenbosch, 7600** and can be contacted at (021) 883 8000.
- Linda Uhlmann and Associates (Pty) Ltd has the relevant professional indemnity insurance.
- A copy of our legal disclosures (including our Conflict of Interest and Complaints Resolution Process disclosures) are available on our website www.lindauhlmann.co.za
- Refer to the following FSCA's website link to view the list of Key Individuals and Representatives who are authorized under this licence: https://www.fsca.co.za/Fais/Search_FSP.htm

2. PRODUCT SUPPLIERS CONTACT DETAIL:

	Ninety One:	Glacier:	Alexander Forbes:
Address:	P O Box 1655, Cape Town, 8000	Glacier Place, 1 Spotica Cres, Tygervalley, cape town 7530 Private Bag X5, Tygervalley	115 West Street, Sandown, 2196. PO Box 787240, Sandton, 2146
Tel. no.:	086 0500 900	<u>0860 452 364</u>	0860 100 003
Email:	utcomplains@ninetyone.com	client.service@glacier.co.za	care@forbes.co.za

	Sanlam:	Discovery:	Momentum:
Address:	2 Strand Road, Bellville, South Africa. P O Box 1, Sanlamhof, 7532	155 West Street, Sandton, 2146 PO Box 786722, Sandton, 2196	268 West Avenue, Centurion, 0157. P O Box 7400, Centurion, 0046.
Tel. no.:	021 947 9111	0860 00 54 33	012 673 7838
Fax no.:	021 957 1786	0860 543 339	012 675 8502
Email:	arbitrator@sanlam.co.za	life_complaints@discovery.co.za ; compliance@discovery.co.za	clientcomplaints@momentum.co.za

	PPS:	Liberty:	Discovery Health:
Address:	6 Anerley Road, Parktown, 2193. PO Box 1089, Houghton, 2041	Liberty Life Centre, 1 Ameshoff Street, Braamfontein, Johannesburg, 2001 PO Box 10499, Johannesburg, 2000	1 Discovery Place, Sandton, 2196 PO Box 786722, Sandton, 2196
Tel. no.:	0860 123 777	0860 456 789	0860 99 88 77
Fax no.:	011 644 4400	011 408 2767	0860 329 252
Email:	memberservices@pps.co.za	info@liberty.co.za	healthinfo@discovery.co.za

	Momentum Health:	Turnberry Gap Cover:	Stratum Gap Cover:
Address:	201 uMhlanga Ridge Boulevard, Cornubia, 4339. PO Box 2338, Durban, 4000	4 Osborne Lane, Bedfordview, Johannesburg, 2007 Private Bag x2, Gardenview, 2047	367 Surrey Avenue, Ferndale, Randburg, 2194 Suite 386, Private Bag x19, Weltevredenpark, 1715
Tel. no.:	0860 117 859	0861 000 509	086 111 3499
Fax no.:	031 580 0480	0861 000 508	086 633 3761
Email:	member@momentumhealth.co.za	claims@turnberry.co.za	info@stratumbenefits.co.za

	Guardrisk Gap Cover (Momentum):	Santam:	Momentum Short Term:
Address:	The MARC, Tower 2129Rivonia Road, Sandton, 2196 PO Box 786015, Sandton, 2146	Sportica Crescent, Tyger Valley, Bellville, 7530. P O Box 3881, Tyger Valley, 7536	267A West Ave, Die Hoewes, Centurion, 0157. Private Bag 6784, Centurion, 0046
Tel. no.:	0860 11 78 59	0860 102 725	0860 00 67 84
Fax no.:	031 580 0480	021 914 0700	0860 00 37 84
Email:	member@momentumhealth.co.za	brokeroncall@santam.co.za	shorttermclientservice@momentum.co.za

	The FAIS Ombudsman:	The Ombudsman for Long Term Insurance:	The Ombudsman for Short Term Insurance:	The Health Ombudsman:
Address:	PO Box 74571, Lynwood Ridge, 0040	Private Bag x45, Claremont, 7735	P O Box 32334, Braamfontein, 2017	Private Bag X21, Arcadia 0007
Tel. no.:	0860 324 766	0860 662 837	011 726 8900	080 911 6472
Fax no.:	012 348 3447	021 674 0951	011 726 5501	086 560 4157
Email:	info@faisombud.co.za	info@ombud.co.za	info@osti.co.za	complaints@ohsc.org.za