



momentum
consultants & actuaries

**Disclosure in terms of the Financial Advisory and
Intermediary Services Act (FAIS)**

1. Momentum Consultants and Actuaries (Pty) Ltd

Momentum Consultants and Actuaries (Pty) Ltd (hereinafter referred to as “MCA”), is an authorised financial services provider (“FSP”) (Category 1), registration number 2002/027693/07, FAIS license number 7677, a wholly owned subsidiary of Momentum Metropolitan Strategic Investments (Pty) Ltd, a wholly owned subsidiary of Momentum Metropolitan Holdings Limited.

2. Address and contact details of offices

Physical address	Postal address and telephone number
Centurion (head office)	012 671 8911
268 West Avenue, Centurion 0157	PO Box 7400, Centurion 0046
Sandton	011 587 8200
The Marc Tower 2, 129 Rivonia Road, Sandton 2196	PO Box 61454, Marshalltown 2107
Cape Town	021 940 5911
Parc du Cap, Mispel Road, Bellville, Cape Town 7530	PO Box 2212, Bellville 7530
Port Elizabeth	041 363 0834
Greenacres Office Park, Office Block 6, 1st Floor, 78-84 2nd Avenue, Newton Park, Port Elizabeth 6055	PO Box 12983, Centrahil 6006
Durban	031 573 4419
201 Umhlanga Ridge Boulevard, Cornubia, Umhlanga 4339	PO Box 989, Durban 4000
Bloemfontein	087 049 1193
23 President Steyn Street, Westdene, Bloemfontein 9301	23 President Steyn Street, Westdene, Bloemfontein 9301

3. Authorised financial products

MCA is authorised to provide financial services relating to these financial products:

	Product category	Advice	Intermediary services
1.1	Long-term insurance: sub-category A	✓	✓
1.2	Short-term insurance: personal lines	✓	✓
1.3	Long-term insurance: sub-category B1	✓	✓
1.4	Long-Term insurance: sub-category C	✓	✓
1.5	Retail pension benefits	✓	✓
1.6	Short-term Insurance: commercial lines	✓	✓
1.7	Pension fund benefits	✓	✓
1.8	Shares	✓	✓
1.9	Money Market Instruments	✓	✓
1.10	Debentures & securitised debt	✓	✓
1.11	Warrants, certificates & other instruments	✓	✓
1.12	Bonds	✓	✓
1.14	Participatory interest in one or more collective investment Schemes	✓	✓
1.16	Health service benefits	✓	✓
1.18	Short-term deposits	✓	✓

	Product category	Advice	Intermediary services
1.20	Long-term insurance: sub-category B2	✓	✓
1.21	Long-term insurance: sub-category B2-A	✓	✓
1.22	Long-term insurance: sub-category B1-A	✓	✓
1.23	Short-term insurance: personal lines A1	✓	✓

4. Remuneration, commission and other fees

MCA does not own more than 10% of issued shares, or any equivalent financial interest in a product supplier and does earn more than 30% of its commission flows from Momentum Metropolitan Life Limited.

5. Relationships and insurance

MCA accepts responsibility for those activities of their representatives that are performed within the course and scope of their employment or mandate but limits their responsibility to the financial products for which they are authorised to provide financial services.

MCA holds professional indemnity and fidelity insurance cover but does not hold any guarantees. MCA is insured for claims against it, arising from professional negligence, errors and omissions, as well as dishonesty by its representatives.

6. Conflict of interest management policy

The board of directors of MCA has, in terms of legislation, approved and instituted a Conflict of Interest Management Policy which has been published on www.momentumconsultantsandactuaries.co.za and is also available in hard copy upon request.

7. Product suppliers

MCA has entered into intermediary agreements with product suppliers and may transact with them in an independent capacity. The most current list of service providers can be requested from the FAIS licensed compliance officer.

8. Compliance procedures

MCA's FAIS licensed compliance officer is Virgo Abrahams, who may be contacted on:

Postal address	Telephone number	Email address
PO Box 7400 Centurion 0046	087 472 7603	mcacompliance@momentum.co.za

9. Complaints procedures

The FAIS complaints resolution officer is Elana van den Berg who may be contacted on:

Postal address	Telephone number	Email address
PO Box 9959 Sandton 2146	087 742 6761	mcacomplaints@momentum.co.za

All complaints should be in writing and accompanied by any supporting documents. The minimum information that should be included in a written complaint:

a)	Name, surname and contact details of complainant
b)	A complete description of the complaint
c)	The name of the person who provided the complainant with financial services
d)	The date on which the matter complained about took place
e)	All documentation relating to the complaint
f)	How the complainant would prefer to receive communication about their complaint, i.e. via email, fax or post, along with the respective contact details for delivery purposes

The complaints resolution procedure can be viewed on www.momentumconsultantsandactuaries.co.za.

Any financial services related complaints that remain unresolved or are not resolved satisfactorily may be referred to the Ombud for Financial Services Providers ("the FAIS Ombud"). The FAIS Ombud's contact details can be obtained from www.faisombud.co.za.

Please remember that the complaint must be referred to the FAIS Ombud within 6 (six) months from the date of the notice in which MCA informed the complainant that they could not resolve the complaint to their satisfaction.

If the complaint is product related, the complainant may be referred to the Ombudsman for Long-Term Insurance ("the Ombud"). The Ombud's contact details can be obtained from www.ombud.co.za.

10. Confirmation of disclosure

Name of company

Name of authorised signatory

Designation of authorised signatory

Signature

Date