



This document has been compiled in order to give you the information required in terms of the FAIS Act no 37 of 2002*, as well as all the necessary details about Wentzel Consulting's **Wentzelonline**, so that you can feel confident in choosing me, **Konrad Wentzel** as your personal broker.* *In accordance with the provisions of the Securities Markets Act 1988[The Act] and the Securities Markets (Investments Advisers and Brokers) Regulations 2007(The Regulations).*

I have tried to keep the technical terms to a minimum, so please do read through this document and then store it in a safe place.

COMPANY DETAILS

Full Trade Name	Wentzel Consulting Pty (Ltd)
Sub Brands	Wentzelonline (www.wentzelonline.co.za) – a powerful online tool to guide you with your insurance needs
Registration No	2012/064470/07
FSP Licence No	Authorized Financial Services Provider. FSP No 44403
FAIS Categories	1.3, 1.4, 1.5, 1.7, 1.14, 1.16, 1.20
Business Address	Address 1: No 57 2 nd Avenue Boston; Bellville, 7530 Address 2: Unit 5, Swemmer and Levin Park, Protea Avenue, Velddrif. 7365
Postal Address	Same as above
Telephone No	Phone: +27 (0)82 462 2212 (Konrad Wentzel) Phone: +27 (0)21 913 9730 (Mariette Janse van Vuuren) Bellville Phone: +27(0)21 948 9455 (Sharon de Gois) Bellville Phone: +27 87 330 2497 (Bianca du Toit, Linda van Staden), Veldrif
Websites	www.wenconsulting.co.za and www.wentzelonline.co.za
Compliance Officer	Nicol Moodie: Providus Compliance, Cell: +27 (0)72 351 9509; Telephone No.: +27 (0)21 8526667
Vat Registration No.	4720288069

FINANCIAL ADVISOR DETAILS

Full name	Konrad Wentzel
Telephone No	Phone: +27 (0)82 462 2212 (Konrad Wentzel) Phone: +27 (0)21 913 9730 (Mariette Janse van Vuuren), Bellville Phone: +(0)21 948 9455 (Sharon de Gois) Bellville Phone: +27 87 330 2497 (Bianca du Toit, Linda van Staden), Veldrif
E-mail addresses	konrad@wenconsulting.co.za ; mariette@wenconsulting.co.za ; sharon@bestplan.co.za Bianca@wenconsulting.co.za , linda@wenconsulting.co.za
Legal capacity	Business Owner and Financial Advisor
FAIS categories	1.3, 1.4, 1.5, 1.7, 1.14, 1.16, 1.20

QUALIFICATIONS

I have achieved the following formal qualifications:

National Diploma in Financial Planning & Wealth Management (NQF 5)

I regularly attend Conferences; Industry workshops and Regulatory exams to ensure I stay up-to-date with all the latest happenings in the world of finance and insurance.

EXPERIENCE

I have been an independent financial advisor since 2000, and have both the training and experience necessary to advise my clients on the following aspects of their financial portfolio:

Retirement Planning

Are you saving enough towards the retirement you have in mind? I will ensure that you are perfectly set up for the retirement you have planned.

Estate Planning

I have an enormous amount of experience with Estate Planning and will ensure that not only are your assets protected in the event of your business being liquidated, but also that your family are taken care of in the event of your death.

Investment Planning

We can work together to identify your personal financial goals, identify your risk profile, decide on an investment strategy and then tailor your investment portfolio to meet these goals.

General Financial Planning

I am passionate about sharing successful money management strategies with my clients, and helping them to find more effective ways of using their money.

Personal Risk Insurance Plans

One of the fundamental strategies I employ is to ensure that once you're making money, you don't lose it!

HOW I OPERATE

I start by gaining a thorough understanding of your financial obstacles, needs and goals, as well as your current financial situation and portfolio. I then develop a plan tailor-made for you and implement it as agreed upon. I pride myself on providing a personalised service, where your portfolio is constantly monitored and reviewed, so that as your life circumstances changes, so will your portfolio.

COMMISSIONER OF OATHS

In 2012, I was awarded the prestigious Commissioner of Oath status, which means I can approve and certify official documentation and Identification.

I am a member of the IFA and as a condition of my membership of the Insurance and Financial Advisors Association I adhere to the IFA Code of Ethics and PAA Practice Standards in all facets of my practice.

PROFESSIONAL ACCREDITATIONS

I have satisfied the necessary requirements in order to hold signed mandates with the following third party product providers where I am now accredited to market and sell the following products.

Investment

- Allan Gray asset management
- Sanlam Private Wealth
- Coronation asset management

Life and Health (& Investment)

- Momentum life and health
- Sanlam life and health
- Discovery life and health
- Old Mutual life and health
- Liberty life and health
- Metropolitan life and health
- Odyssey life
- FMI life
- Profmed
- Fedhealth health
- Topmed health
- Bestmed health
- Key health

Specialised services

- Smuts Kemp and Small attorneys
- Greater Accounting Table View

Partners

- The Tax Shop Blaawberg
- VVS Chartered Accountants

Insure

- Santam
- Renasa
- Discovery
- Cycle Sure
- Auto & General
- New National
- Momentum

CONFLICT OF INTEREST AND REPRESENTATIVE REGISTER

The brokerage, their employees, business associates, representatives or its employees have contractual relationships with the companies aforementioned who are product providers and financial service providers. During the course of the relationship they may receive inconsequential and educational benefits from the above entities and/or persons. The brokerage accepts responsibility for those activities of the representative performed within the scope of their employment in terms of their service agreement.

Representative Name	Konrad Wentzel
FAIS Products	1.3, 1.4, 1.5, 1.7, 1.14, 1.16, 1.20
Phone Number	Phone: +27 (0)82 462 2212 (Konrad Wentzel) Phone: +27 (0)21 913 9730 (Mariette Janse van Vuuren), Bellville Phone: +27 (0)21 948 9455 (Sharon de Gois) Bellville Phone: +27 87 330 2497 (Bianca du Toit, Linda van Staden), Veldrif

PROFESSIONAL INDEMNITY INSURANCE / COMPLAINTS

In compliance with the IFA Code of Ethics and the FAIS Act, I hold professional indemnity insurance to the value of R1 000 000.00, which covers all my areas of practice and provides protection to my clients for any administrative errors or omissions; defamation and employee dishonesty, and includes full "prior acts" protection.

Should you ever feel dissatisfied with services rendered by **Wentzel Consulting**, a complaint may be lodged in writing, along with copies of relevant documentation to:

FSB FAIS Ombud Celtis House, Eastwood Office Park Lynnwood Road, Pretoria 0081	FSB FAIS Customer Contact Division: Telephone: +27(0) 12 470 9080 E-mail address: info@faisombud.co.za Website: www.faisombud.co.za
---	--

CRIMINAL CONVICTIONS DISCLOSURE

I confirm that I have never been:

- Convicted of an offence under the Act; the Investment Advisors (Disclosure) Act 1996 or the Securities Act 1978, or for a crime involving dishonesty.
- A director or principal officer of a body corporate that has committed an offence against the Securities Markets Act 1988, the Investment Advisers (Disclosure Act) 1996 or the Securities Act 1978 or for a crime involving dishonesty;
- Adjudged bankrupt;
- Prohibited by an Act or by a court from taking part in the management of a company of business;
- The subject of an adverse finding by a court in any proceeding taken against me in my professional capacity; or
- Expelled from, or prohibited from being a member of, a professional body.

BROKARAGE, COMMISSION AND FEES

I earn remuneration in the following ways;

- I earn brokerage and commission from insurance companies for business placed with them; I may also earn fees and commission for placement and monitoring services relating to client investments.
- Investment advice and placements of investments may attract brokerage and fees of 1.5% initial and 1% annual to investments. Specific contracts and quotations will be confirmed with clients prior to investments being placed.
- In addition I may receive certain benefits from companies I recommend, which may include but are not limited to entertainment, tickets to rugby matches, concerts golf days and subsidised attendance at conferences.
- We ask a R60 per month service, advice & administration fee that will be levied at the end of each month by Sage Pay displaying WC Service. This fee may increase with 5% per annum.

MY SERVICES TO YOU

You have indicated a need for services relating to the following aspects of your financial portfolio.

	LIFE INSURANCE
	HEALTH INSURANCE
	DISABILITY INSURANCE
	RETIREMENT PLANNING

RECORD OF ADVICE

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

RISK PROFILE ANALYSIS FOR INVESTMENTS

The purpose of this risk profile analysis is to determine your unique investment risk appetite specifically focusing on post-retirement. The result of this analysis will form the basis of your investment recommendation to be presented.

How would you rate your current level of physical health?	
Above average	7.0
Average	3.5
Low	1.5
Almost Nil	0.0

Regarding dependents and other major costs that I need to incur before retirement:	
I will be able to meet all expenses for dependents and other costs out of my income	7.0
I will have to withdraw a small portion of my savings to pay for dependents and other costs	4.5
I have to withdraw more than half of my savings to pay for dependents and other costs	2.0
I expect that my monthly expenses will leave me with no savings when I retire	0.0
I don't have dependents or major costs to worry about	7.0

How would you react to fluctuations on the investment market?	
I would be very concerned if my investments lose value and would be inclined to sell	0.0
If an investment loses 5% over a quarter, I would be likely to sell and invest elsewhere	1.0
I would wait until I have watched the performance of an investment for at least a year	3.0

Even if market conditions result in significant losses, I would stick to a long-term plan	6.0
---	-----

What investment term is required for this particular investment?	
Shorter than 3 years	0.0
Between 3 and 5 years	1.0
For 5 years and longer	3.0

Select the investment return that closely resembles your expectation for the investment you are considering.	
Returns in excess of inflation (plus 2% to 4%), but with possibility of capital losses	3.0
Maximise returns, even though returns might be unstable and significant capital losses may occur	6.0
Return at least equal to inflation (with a small possibility of capital loss)	1.0

Select the statement that best describes the overall goal of the investment you are considering.	
Capital preservation very important; can accept small capital loss; maximize stability	0.0
Provision of income; can accept extremely limited capital loss; stable income	1.0
Need the potential for future capital and income growth; can accept some risk of capital loss	3.0
Provision of long-term capital growth; no current need for income; can accept unstable returns	6.0

Risk Profile Breakdown	
Less than 1.0	Conservative
Between 1.1 and 4.0	Moderate
Above 4.1	Aggressive
Your calculated risk profile is:	

CLIENT DECLARATION

- The objective of this risk profile analysis was explained to me
- The risk profile is linked to the retirement investment goal for which I am currently receiving advice

ADVISOR DECLARATION

- I explained the objective of the risk profile analysis to the investor
- The relevance of the advice to be given is dependent on the accuracy of the information supplied in this risk analysis, which I have clearly explained to the investor

ACCEPTANCE OF COMPLETE DOCUMENT

I, the undersigned, hereby confirm that I have read and understood the above document and that I have been made aware of the disclosures contained herein.

DATE:	
SIGN HERE	SIGN HERE
CLIENT:	ADVISOR:

SERVICE AGREEMENT

1. Wentzel Consulting undertakes to provide the service to the client with due care, skill and diligence.
2. Wentzel Consulting undertakes to keep all information confidential unless required to disclose such information in order to effectively render the services required by the client.
3. Wentzel Consulting undertakes to submit all product applications timeously and to follow the administrative procedure in a professional manner.
4. After the contract is issued the client will receive the policy contract within a reasonable time directly from the Insurer.
5. Konrad Wentzel is available for telephonic discussions and/ or if the client wishes to make an appointment to review the policy benefits or his/ her insurance portfolio.
6. We will contact the client once a year in order to review the client's insurance portfolio/ the client will contact us the broker in the event that a review is required. The client will also be able to access his/her Insurance Portfolio via our Website.
7. Should the client have any complaint in respect of any part of the advice, we undertake to deal with it in terms of its internal complaints procedures, available upon request.
8. Premature risk insurance cancellations: Wentzel Consulting prides itself in providing quality financial advice and service. By placing risk business with an insurer for our clients, remuneration is paid to us. By having a risk policy cancelled premature and within a two year period remuneration is clawed back by the insurer and can leave the brokerage severely exposed. Wentzel Consulting may issue legal instruction to retrieve such losses.
9. Premature Investment cancellations: Wentzel Consulting will issue a clear time frame for your investment, based on our analyses and advice to you. By placing investment business with an insurer for our clients, remuneration is paid to us. By having an investment policy cancelled within this period remuneration is clawed back by the insurer and can leave the brokerage severely exposed. Wentzel Consulting may issue legal instruction to retrieve such losses.

Konrad Wentzel
Insurance Expert & Author
Wentzel Consulting Pty (Ltd) No. 2012/064470/07
Authorised Financial Services Provider. FSP No. 44403
C: +27 82 462 2212 **E:** konrad@wenconsulting.co.za
www: www.wenconsulting.co.za | www.wentzelonline.co.za
Address 1: no 57, 2nd Avenue, Boston Bellville, 7530
T: +27(0)21 913 9730 (Mariette Janse van Vuuren)
T: +27(0)21 948 9455 (Sharon de Gois)
Address 2: Unit 5, Swemmer and Levin Park, Protea Avenue, Velddrif. 7365
T: +27(0)87 330 2497 (Bianca du Toit, Linda van Staden)

"Life is for living, but you need to balance it with responsibilities. Let us worry about your Insurance and Investments!"