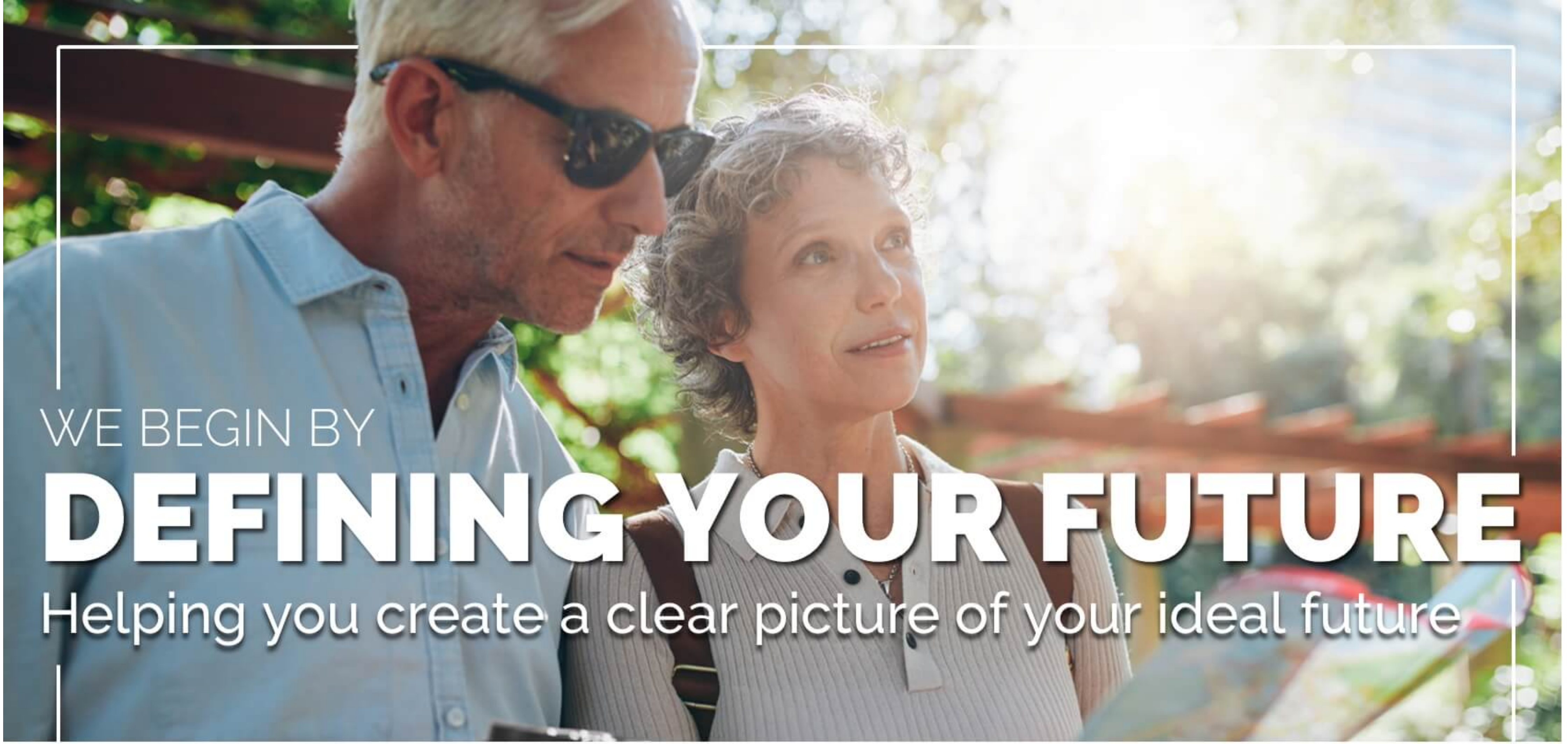
RFAdvice

LIFE'S COMPLEXITIES... SIMPLIFIED

You can start making smarter choices by simplifying your financial future, today. Dare to make a change and live the life you've always wanted.



WE BEGIN BY

DEFINING YOUR FUTURE

Helping you create a clear picture of your ideal future

We enable you to achieve the things that you want for yourself — and your family. Through our unique wealth management approach, we will help you develop a picture of the future you want and set clear objectives that need to be achieved in order to fulfil your vision.

Our holistic, integrated financial planning process provides the foundation for long-term wealth management. It provides a roadmap for wealth accumulation, growth, protection and distribution. Our clients have clearly articulated and quantified objectives and strategies for achieving a well-defined envisioned financial future.

FIVE KEY MILESTONES TO FINANCIAL WELL-BEING

A comprehensive wealth management plan

ESTABLISH A FOUNDATION FOR YOUR WEALTH

PROTECT YOUR WEALTH

ACCUMULATE YOUR WEALTH

GROW YOUR WEALTH

DISTRIBUTE YOUR WEALTH

Personal financial management requires regular adjustments, maintenance and administration. Our efficient team ensures that financial decisions are implemented seamlessly and keeps you informed of the progress to help you stay your course.

THE BENEFITS

for clients who partner with us

OUR CLIENTS:

Are in control of their financial destiny

Are empowered to make informed financial decisions

Make better financial choices that save them time and money

Enjoy peace of mind knowing that contingencies are in place for unexpected events

INVESTMENTS & INSURANCE

We are authorised to give advice and render intermediary services on the following product categories:

LONG-TERM INSURANCE | UNIT TRUSTS & COLLECTIVE INVESTMENTS | PENSION FUNDS & RETIREMENT PRODUCTS | HEALTH SERVICES | SHORT TERM INSURANCE

THE PRODUCT SUPPLIERS WE ARE CONTRACTED WITH INCLUDE:

- RFAdvice also offers fiduciary services (Will, Trust and Estate Planning) through Sanlam, Capital Legacy, Momentum and Discovery.
- RFAdvice provides personal indemnity insurance through SHA Risk Specialists, PPS, AC&E Engineering Underwriting Managers and iTOO.
- RFAdvice provides foreign exchange services through Analytics Consulting.

Product Providers	*Life Assurance*	*Investments*	*Emergency Fund*	*Employee Benefits*	*Medical Aid*	*Gap Cover*	*Offshore Investments*	*Short-term Insurance*
Discovery	•	•	•	•	•	•	•	•
Momentum	•	•	•	•	•	•	•	•
Sanlam / Glacier	•	•	•	•		•	•	
Old Mutual	•	•	•	•			•	•
Liberty	•	•	•	•		•	•	
PPS / Profmed	•	•	•		•			•
Ninety One		•	•	•			•	
Hollard	•	•		•				•
Allan Gray		•	•	•			•	
Amity Wealth		•	•				•	
Analytics Consulting		•	•				•	
Stanlib		•	•				•	
Stratum				•		•		
Ambledown				•		•		
Turnberry				•		•		
Brightrock	•			•				
FMI	•	•						
JUST								
TSA Amin				•				
Bonitas				•	•			
Fedhealth				•	•			
Hollard								•
Old Mutual Insure								•
Constantia								•
Renasa								•
Hospitality and Leisure								•
Santam								•
AC&E								•
SHA Risk Specialists								•
ITOO								•
Capital Legacy	•							

IN PARTNERSHIP WITH ANALYTICS CONSULTING

Through our strategic partnership with Analytics Consulting, a specialist investment consulting business that focuses on managing a range of unit trust funds and model portfolios, we develop bespoke investment solutions, tailored to meet our investors risk profile requirements, on a cost effective and tax efficient basis. Analytics Consulting assists us with local and foreign product development, investment expertise, operational services and provides governance support to RFAdvice's investment committee.

Analytics Consulting is also providing experience under supervision to selected RFAdvice representatives to provide advice and intermediary services in share trading, long term and short term deposits.

OUR TEAM

Our team of highly qualified and experienced advisers have guided many clients to financial well-being.

DIRECTOR

DIRECTOR

Johannes Fredericus Strauss, CFP®

FSCA Role:	Representative & Key Individual
Qualification:	BCom Financial Analysis, Postgraduate BCom with Honours Financial Analysis, Postgraduate Diploma in Financial Planning
Experience:	Since 2005
Association:	Financial Planning Institute of Southern Africa (FPI)
Email:	johann@rfadvice.com
Tel:	+27 (21) 558 6850

Marthinus David Strauss, CFP®

FSCA Role:	Representative & Key Individual
Qualification:	BCom Management Science, Postgraduate BCom with Honours, Business Management, Postgraduate Diploma in Financial Planning, Advanced Postgraduate Diploma in Financial Planning
Experience:	Since 2008
Association:	Financial Planning Institute of Southern Africa (FPI)
Email:	marthinus@rfadvice.com
Tel:	+27 (21) 558 6850

OUR TEAM

Tiaan Honiball
Registered Financial Planner®

FSCA Role:	Representative
Qualification:	BCom Investment Management
Experience:	Since 2012
Email:	tiaan@rfadvice.com
Tel:	+27 (21) 558 6850

Alan Barnes
Registered Financial Planner®

FSCA Role:	Representative
Qualification:	Certificate in Financial Planning
Experience:	Since 1982
Email:	alan@rfadvice.com
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Florian Sabastian Wohl, CFP®
Certified Financial Planner®

FSCA Role:	Representative and Key Individual
Qualification:	BCom Financial Planning Postgraduate Diploma in Financial Planning
Experience:	Since 2011
Email:	florian@rfadvice.com
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OUR TEAM

Farren Lewis

Client Relationship Manager

Qualification:	BCom Finance and Investment
Experience:	Since 2018
Email:	info@rfadvice.com
Tel:	+27 (21) 558 6850

Keanu Kieser

Registered Financial Planner ®

FSCA Role:	Representative
Qualification:	BCom Finance and Investment
Experience:	Since 2018
Email:	info@rfadvice.com
Tel:	+27 (21) 558 6850

OUR TEAM

Crystal Paulse
Client Relationship Consultant

Qualification: BEd Degree

Experience: Since 1985
Email: info@rfadvice.com
Tel: +27 (21) 558 6850

Precious Mthombeni
Client Relationship Consultant

Qualification: BA Management and Organisational Psychology
Experience: Since 2020
Email: info@rfadvice.com
Tel: +27 (21) 558 6850

Tasmyn Tolken
Short-term Specialist

FSCA Role: Representative
Qualification: Short-term Certificate

Experience: Since 2005
Email: info@rfadvice.com
Tel: +27 (21) 558 6850

OUR TEAM

Miche September
Client Relationship Consultant

Qualification: BCom Hons Finance
Experience: Since 2022
Email: info@rfadvice.com
Tel: +27 (21) 558 6850

Inge-Chante Wagenaar
Client Relationship Consultant

Qualification: LLB Degree
Experience: Since 2022
Email: info@rfadvice.com
Tel: +27 (21) 558 6850

REMUNERATION

- We render our services based on sliding scale fees on investments and statutory commission in respect of insurance products.
- Detailed financial analysis and/or administrative services may be subject to fees.
- Commissions are fully disclosed and fees agreed prior to the commencement of fee-based services.

THE LEGAL STUFF

OUR CONTRACTUAL STATUS

- We are a privately-owned, independent financial services provider.
- We are licensed as a Category I authorised financial services provider with the Financial Sector Conduct Authority (FSP47692).
- We are also licensed with the Council for Medical Schemes (ORG4535 | BR32359 | BR38443).
- We do not own more than 10% shares in any product supplier.
- We have not earned more than 30% of our total commission from any one financial services product provider within the past 12 months.
- We confirm that we hold professional indemnity insurance cover through AC & E Engineering Underwriting Managers (Pty) Ltd.
- We take full responsibility for our representatives, some of whom may be under supervision while gaining experience.

FINANCIAL INTELLIGENCE CENTRE ACT (FICA)

- As an accountable institution we are obliged in terms of the Financial Intelligence Centre Act (FICA) to verify clients' identities and report suspicious or unusual transactions to the authorities.

CONFLICT OF INTEREST

- Our Conflict of Interest Management Policy can be obtained by requesting it via an email sent to info@rfadvice.com.

NON-CASH INCENTIVES

- RFAdvice may receive small non-cash incentives from product suppliers from time to time, such as birthday gifts, a business breakfast or lunch, training sessions held in South Africa and/or ad hoc invitations to local sporting events. It is against RFAdvice policy to accept any invitations to incentive trips, or any other incentives that could jeopardise our objectivity when providing advice to clients.

COMPLAINT PROCEDURE

- Should you have any complaints, please contact RFAdvice. The internal complaints department will assist you to address any concerns you may have. Please note that in terms of the FAIS Act, all complaints must be addressed to us in writing. You can also lodge a complaint electronically via email. If we are unable to address the concerns to your satisfaction, you may wish to lodge a complaint with the Office of the FAIS Ombud. If you wish to learn more about our complaints policy and procedure, please contact our office and we will forward you a copy of our complaints procedures.

RFAdvice Internal Complaints Department	SureStore Business Park, 70 Carmine Drive, Burgundy Estate, Cape Town, 7441	Tel: 021 558 6850	Email: info@rfadvice.com Web: www.rfadvice.com
RFAdvice External Compliance Officer	CRUX COMPLIANCE PO Box 2762, Sunninghill, 2157	Tel: 011 234 4991	Email: justin@cruxconsulting.co.za Web: www.cruxcompliance.co.za
The FAIS Ombud The Customer Contact Division	P O Box 74571 Lynwood Ridge 0040	Tel: 012 470 9080 Fax: 012 348 3447	Email: info@faisombud.co.za Web: www.faisombud.co.za
Medical Schemes Council	Private Bag X34 Hatfield 0028	Tel: 0861 123 267 Fax: 0861 123 267	Email: complaints@medicalschemes.com Web: www.medicalschemes.co.za


ACHIEVE THE GOALS
you've always wanted to reach.
Contact us to simplify your future.
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www.rfadvice.com
A copy of our licence is on display at our RFAdvice office premises.