

FAIS Disclosure

August 2022

1. Introduction

Sygnia is a specialist financial services group headquartered in South Africa that focuses on the provision of investment management and administration solutions to institutional and retail clients located predominantly in South Africa. The main services provided by Sygnia include multi-manager investment products, index-tracking investment products, customised investment strategy management, transition management, institutional investment administration services, retail investment administration services, employee benefit administration services, stockbroking, securities lending and treasury services.

In terms of the General Code of Conduct of the Financial Advisory and Intermediary Services Act (FAIS), we are required to disclose the information in this document.

If there is anything in this document that you do not understand, please contact us to request further information.

2. Financial Service Providers

The Sygnia Group is comprised of the following authorised Financial Service Providers (FSPs), collectively referred to as Sygnia:

Sygnia Asset Management (Pty) Limited is a Category I, II and IIA FSP (FSP 873)

An asset management company providing the following services and products to institutional and retail clients:

- Multi-manager investment products;
- Specialist and balanced index-tracking investment products;
- Management and administration of custom-designed investment strategies;
- Transition management;
- Institutional investment administration services.

Sygnia Life Limited is a Category I, II and IIA FSP (FSP 2935), approved Section 13B administrator and linked life insurer.

A life insurance company with a license limited to issuing linked investment policies, used for the purposes of structuring pooled, unitised investment portfolios and for issuing sinking fund policies and living annuities.

Sygnia Financial Services (Pty) Limited is a Category I, II and III FSP (44426) and approved Section 13B administrator

A linked investments service provider (LISP) offering investment administration services and savings products (retirement annuities, living annuities, preservation funds, investment policies and tax-free savings accounts) to the retail market.

Sygnia Securities (Pty) Limited is a Category I FSP (FSP 45818) and member of the Johannesburg Stock Exchange

An execution-only stockbroker that does not engage in proprietary trading, used for Sygnia's index-tracking funds and transition management programmes; also provides securities lending services.

Sygnia Benefits Administration (Pty) Limited is a Category I FSP (5538) and approved Section 13B administrator

An employee benefits administration company that offers liability administration services to institutional investors; sponsors the Sygnia Umbrella Retirement Funds offered to the institutional market.

Sygnia Consultants (Pty) Limited is a Category I FSP (FSP 5667)

A company that provides employee benefits consulting services to institutional clients.

WealthFoundry (Pty) Limited is a Category III (FSP 49421)

A linked investments service provider (LISP) offering investment administration services and savings products (retirement annuities, living annuities, preservation funds, investment policies and tax-free savings accounts) to the retail market, distributed solely through independent financial advisors.



SYGNIA LIMITED Registration No. 2007/025416/06

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info@sygnia.co.za | www.sygnia.co.za | Sygnia Life Limited is a licenced Financial Services Provider FSP 2935

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3. Sygnia Group contact details

Physical Address

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Cape Town
8001

Postal Address

P O Box 51592
V&A Waterfront
8000

Email: info@sygnia.co.za
Web: www.sygnia.co.za
Tel: +27 21 446 4940

4. Key individuals and representatives

Sygnia's appointed key individuals and representatives are listed on the Financial Sector Conduct Authority (FSCA) website at www.fsc.co.za, as are details of all our registered financial products.

While representatives and key individuals may change from time to time, Sygnia has the necessary controls and procedures in place to ensure that they comply with the prescribed FAIS Fit and Proper Requirements (this includes experience, qualifications, regulatory examinations and honesty and integrity requirements). Sygnia accepts legal responsibility for those authorised activities that representatives may perform within the scope of implementing their employment contract or mandate.

5. Conflicts of interest

Sygnia has the following policies in place to prevent any situation that could create an impression of conflict with a client's interests or compromise the company's independence from third parties:

- Code of Conduct and Ethics Policy
- Conflict of Interest Policy
- Personal Account Trading Policy

In compliance with the principles of Treating Customers Fairly and the General Code of Conduct for Authorised Financial Service Providers and Representatives, all employees must act in the best interests of clients and render unbiased and fair financial services at all times.

Sygnia's Conflict of Interest Policy is published on our website, www.sygnia.co.za.

6. Remuneration

From time to time, clients may be referred to other products or specialised services offered by affiliated companies within the Sygnia Group. Sygnia representatives do not receive any commission or incentives for such introductions or recommendations.

No employee of Sygnia shall be remunerated in any way as an incentive if an effect of that remuneration will be the creation of a conflict of interest with any client.

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Further, Sygnia does not remunerate any financial service provider or representative (either our own or that of a third party FSP) beyond what is permissible in accordance with applicable legislation.

7. Professional indemnity and fidelity insurance

Sygnia has professional and fidelity insurance for all subsidiaries in the Group.

8. Financial Intelligence Centre Act (FICA)

In terms of FICA, the authorised financial service providers in the Sygnia Group are accountable institutions. We are required to identify all prospective clients and investors, verify the information provided and keep records of verification documents. We are also obliged to report to the authorities any suspicious and unusual transactions that might facilitate money laundering.

9. Complaints procedures

Sygnia's complaints policy is published on our website, www.sygnia.co.za.

10. Compliance Department

FAIS Compliance Officer: Mary-Anne Rossouw

Tel: 021 446 5402

Email: compliance@sygnia.co.za

11. Disclaimer

Investors should note that numerous risks are involved in buying or selling any financial product. Past performance of a particular financial product is not necessarily indicative of future performance. The value of financial products can increase as well as decrease over time, depending on the value of the underlying securities and market conditions. Illustrations, forecasts or hypothetical data are not guaranteed and are provided for illustrative purposes only. This document does not constitute a solicitation, invitation, investment recommendation or advice.

It is recommended that investors seek specialised financial, legal and tax advice before selecting a financial product or fund on the Sygnia platform.

The laws of the Republic of South Africa shall govern any claim relating to or arising from the contents of this document.