



**Provider and Representative disclosures in terms of the
Financial Advisory and Intermediary Services
(FAIS) Act, 2002**



Dorman & Associates CC
An Authorised Financial Services Provider (Licence No.: 6593)

Disclosure and other legal information

This notice does not form part of your contract

As a client you have the right to the following information

Client Name: _____

1. Your Financial Services Provider:

Name:	Dorman & Associates CC	Registration Number:	CK 1994 / 028350 / 23
Physical address:	Unit 9, 1st Floor, Riverside Place, Tyger Waterfront, Carl Cronje Drive, Bellville, 7530	Postal Address:	P.O. Box 15618 Vlaeberg 8018
Telephone number:	021 423 3411	Facsimile number:	086 630 9383
E-mail address:	keith@dorman.co.za	Internet Site:	www.dorman.co.za

2.1 Key Individual and Representative of Dorman & Associates CC

NAME & CONTACT DETAILS

KEITH DENIS DORMAN
(For contact details please refer to Section 1 above)

NIGEL MACKENZIE RITCHIE
(Mandatar)
(For contact details please refer to Section 1 above)

QUALIFICATIONS & ACCREDITATION

Financial Planner since July 1988.
B COM & CFP.
Accredited Healthcare Broker with Council for Medical Schemes (Licence Number BR481)
Member of the Financial Planning Institute (FPI) and Financial Intermediaries Association (FIA)

Post-graduate diploma in Financial Planning.
Accredited Healthcare Broker with Council for Medical Schemes. (Licence Number BR38507)
Student Member of the Financial Planning Institute (FPI) and FIA. ** POPI Act Officer.

Keith Denis Dorman and Nigel Mackenzie Ritchie accepts responsibility for the actions of all the FSP's Representative listed below.

2.2 Representatives of Dorman & Associates CC

NAME

STEPHEN LLOYD CARTER
(Mandatar)

QUALIFICATIONS & ACCREDITATION

B COM & CFP.
Accredited Healthcare Broker with Council for Medical Schemes (Licence Number BR30723)
Member of the Financial Planning Institute (FPI) and Financial Intermediaries Association (FIA)

3. Legal status of Dorman & Associates CC and KEITH DENIS DORMAN

Dorman & Associates CC was registered as a Close Corporation in 1994. Keith Dorman and all Representatives meet the fit and proper requirements as prescribed by FAIS, to assist you in a professional manner with your financial requirements.

Licensed as a Financial Services Provider in terms of Section 8 of the Financial Advisory and Intermediary Services Act, 2002 (Act No. 37 of 2002) subject to the conditions and restrictions set out in the Licence Annexure

I am a member of the **Financial Planning Institute (FPI)**, a registered member of the **Financial Intermediaries Association (FIA)** and **Accredited Healthcare Broker** with The Council for Medical Schemes (**Licence Number ORG139 and BR481**)

Qualifications: Degree of Bachelor of Commerce – University of Cape Town (1980) and Certified Financial Planner (CFP) (1995)

As a fulltime Certified Financial Planner (CFP) of Dorman & Associates CC, I do not directly or indirectly hold 10% of a Product Supplier's shares or have any financial interest in a Product Supplier.

Keith Dorman and Nigel Ritchie of Dorman & Associates CC has an association with **Adviceworx / ACSIS Licence Group**. The CC did not receive more than 30% remuneration from any one product provider in the preceding 12 months.

The CC does hold **Professional Indemnity Insurance** offered through the Financial Planning Institute, the broker is Marsh SA (Pty) Ltd, and the insurer and underwriter is Leppard & Associates (Pty) Ltd.

See Quotation or Annexure for **Information on Product Suppliers:**

- Name, Physical and Postal Address, Telephone details, Name and Contact details for their Compliance Department
- Product name and type, full nature and extent of benefits, full details of charges and fees, any guaranteed minimum benefits or other guarantees, effects of early withdrawal/termination, etc

4. Waiver of rights:

As an authorised Financial Services Provider I/we may not request or induce in any manner a Client to waive any right or benefit conferred on the Client by or in terms of any provision of the General Code of Conduct, or recognise, accept or act on any such waiver by a Client.

5. Details of compliance, complaint process and FAIS Ombud

5.1 Dorman & Associates CC Compliance and Complaints Department

If you do have a complaint or a compliance related query or wish to view our **Gift Register** and/or **Conflict of Interest policy** document, please do not hesitate to contact our **Compliance Department** on telephone number (021) 423 3411 or facsimile 0866 162645, who will be able to assist you and provide you with full details of the complaints handling process, if so required.

Our External Compliance Officer is **Gaylin Gairnes of Masthead (Pty) Ltd** whose address is:

Unit 76 Millennium Business Park, Block A, 3rd Floor, Edison Way, Century Gate, Century City, 7441

Iress Limited [Xplan] provides financial planning administrative support services.

5.2 FAIS Ombud

Should a complaint not be resolved to your satisfaction, you may forward such complaint to the Office of the Ombud for Financial Services Providers

Name: **Adv John Simpson**

Postal Address: **PO Box 74571, Lynnwoodridge, 0040**

Toll Free: **0860 324 766**

Fax number: **(012) 348 3447**

Email: **info@faisombud.co.za**

Please note that, if you wish to lodge a complaint with the FAIS Ombud against Dorman & Associates CC or Keith Dorman, you will need to show that you have already attempted to resolve the matter directly with Dorman & Associates CC.

6. Confidentiality and the POPI Act

All information furnished by the client to Dorman & Associates CC shall be treated as confidential and shall be used only for the purpose of providing financial advice and rendering of intermediary services. Our POPI Act privacy policy may be viewed on request.

Neither Dorman & Associates CC nor any of its representatives, key individuals or staff may disclose any confidential information acquired or obtained from a client or, subject to FAIS section 4(1), a product supplier in regard to such client or supplier, unless the written consent of the client or product supplier, as the case may be, has been obtained beforehand or disclosure of the information is required by persons with a legitimate interest therein, or in the public interest or under any law.

7. Other matters of importance

- Do not sign any blank or partially completed application forms. Do not leave blank spaces.
- Complete all forms in ink. Keep and read all documents handed to you.
- We confirm that we do not receive any non-cash incentives from any product supplier; however, should any such incentive be received, this is recorded in our Gift Register which is open for public inspection.
- In terms of the Financial Intelligence Centre Act, Dorman & Associates CC is obliged to report any suspicious and unusual transactions that may facilitate money laundering.
- It is important that you are absolutely sure that the product or transaction meets your needs and that you feel you have all the information you need before making a decision

8. Financial Services and Products

As an authorised Financial Services Provider, Dorman & Associates CC has been licensed by the Financial Services Board in terms of the FAIS Act, to render advice and intermediary services in respect of the following financial products:

- Long-Term Insurance: Category A, B and C**
- Pension Fund Benefits (excluding retail)**
- Retail Pension Benefits**
- Participatory interests in Collective Investment Schemes**
- Health Service Benefits**
- Short-term insurance: Personal and Commercial lines**
- Securities and Instruments: Shares**

We have a contractual relationship with and we are authorised to recommend the insurance and / or investment products covered in my letters of authority of the following product suppliers:

Discovery Health
Bonitas

Fedhealth
Stratum

Sanlam Gap Cover
Momentum Health

We are paid for our services on a statutory commission / fee basis by the Product Providers. These fees may be negotiable.

We may charge an hourly fee of R2,000 plus VAT, which may be set off against commission earned.

9. Client Confirmation

I confirm I have read this document and have received a copy of this notice.

Client name: _____

ID No.:

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Date: _____

Signature: _____