

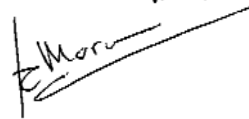


FAIS STATUTORY DISCLOSURE NOTICE

Name of FSP:	Sterling Private Wealth	Sterling Private Clients	Sterling Private Client Asset Management
Registration Number	2007/004491/07	1999/26025/07	2013/083133/07
FSP license number	32319	10537	45324
Licensed financial services	Category I	Category I	Category II
Conditions/restrictions	None	None	None
Physical address	2 nd Floor, 145 West Street, Sandton	9 Mitchell Street, Hermanus 7200	2 nd Floor, 145 West Street, Sandton
Postal address	Private Bag X9978, Sandton, 2146	Postnet Suite 22, Private Bag X16	Private Bag X9978, Sandton, 2146
Telephone	+27 11 883 8828	0861 888 987	+27 11 883 8828
Website	www.sterlingprivatewealth.co.za	www.sterlingprivatewealth.co.za	www.sterlingprivatewealth.co.za
E-mail Address	joubert@sterlingwealth.co.za	janet@sterlingwealth.co.za	graydon@sterlingwealth.co.za
Compliance Officer	Crux Compliance	Crux Compliance	Crux Compliance
Name	Justin Joannides	Justin Joannides	Justin Joannides
Telephone	+27 11 234 4991	+27 11 234 4991	+27 11 234 4991
FAIS exemptions	None	None	None
Professional Indemnity	Yes	Yes	Yes
Authorised in respect of advice and intermediary services for the following products-Category I	<ul style="list-style-type: none"> Long-Term Insurance: A, B1, B2, C Retail Pension Benefits Pension Funds Benefits (excluding retail) Securities and Instruments: Shares, Money market instruments, Derivative instruments Participatory interests in Collective Investment Schemes Forex investment Business 	<ul style="list-style-type: none"> Long-Term Insurance: A, B1, B2, C Retail Pension Benefits Pension Funds Benefits (excluding retail) Securities and Instruments: Shares, Money market instruments, Debentures and securitised debt, Warrants, certificates and other instruments, Bonds, Derivative instruments Participatory interests in Collective Investment Schemes Deposits Defined in the Banks Act - exceeding 12 months Deposits and 12 months or less 	<ul style="list-style-type: none"> Long-Term Insurance: A, B1, B2, C Retail Pension Benefits Pension Funds Benefits (excluding retail) Securities and Instruments: Shares, Money market instruments, Derivatives Participatory interests in Collective Investment Schemes Deposits Defined in the Banks Act - exceeding 12 months or 12 months or less
Authorised in respect of intermediary services for the following products-Category II Discretionary FSP			<ul style="list-style-type: none"> Long-Term Insurance: B1, C, Retail Pension Benefits Pension Funds Benefits (excluding retail pension benefits) Securities and Instruments: Shares, Money market instruments, Debentures and securitised debt, warrants, certificates and other instruments, Bonds, Derivative instruments Participatory interests in Collective Investment Schemes Long-term Deposits, Short-term Deposits

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Name of FSP:	Sterling Private Wealth	Sterling Private Clients	Sterling Private Client Asset Management
Accreditation, we have written mandates with	Alexander Forbes, Allan Gray Local & Offshore, Boabab Investments, Catalyst, Cederburg Capital, Contrarius, Counterpoint Asset Management, Coronation Local & Offshore, Dodge & Cox, Gins Global, Ninety One Local & Global, Momentum, Momentum International, Nedgroup Local & Offshore, Old Mutual Wealth, Old Mutual Local & International, Prudential, Prescient, PSG, RECM, Sanlam Collective Investments, Sanlam Glacier Local & Offshore, Sanlam Private Wealth, Stanlib Local & Global	Alexander Forbes, Allan Gray Local & Offshore, Coronation Local & Offshore, CI Collective Investments, Credo London, Counterpoint Asset Management, Ninety One Local & Global, Momentum, Momentum International, Old Mutual Wealth, Old Mutual Local & International, PSG, Sanlam Collective Investments, Sanlam Glacier Local & Offshore, Sanlam Private Wealth, Stanlib Local & Global	Alexander Forbes, Allan Gray Local & Offshore, Boabab Investments, Catalyst, Cederburg Capital, Contrarius, Counterpoint Asset Management, Coronation Local & Offshore, Dodge & Cox, Gins Global, Ninety One Local & Global, Momentum, Momentum International, Nedgroup Local & Offshore, Old Mutual Wealth, Old Mutual Local & International, Prudential, Prescient, PSG, RECM, Sanlam Collective Investments, Sanlam Glacier Local & Offshore, Sanlam Private Wealth, Stanlib Local & Global
FAIS Ombud	FAIS Ombud Sussex Office Park 473 Lynnwood Road Corner Sussex Avenue Lynwood Pretoria 0081	FAIS Ombud Sussex Office Park 473 Lynnwood Road Corner Sussex Avenue Lynwood Pretoria 0081	FAIS Ombud Sussex Office Park 473 Lynnwood Road Corner Sussex Avenue Lynwood Pretoria 0081
Complaints	JJ Strydom 2nd Floor, 145 West Street, Sandton 2052 Postal Address: Private Bag X9978, Sandton, 2146 Telephone: +27 11 883 8828 Email: joubert@sterlingwealth.co.za	M Haman 9 Mitchell Street, Hermanus 7200 Postal Address: Postnet 22, Private Bag X16, Hermanus, 7200 Telephone: 0861 888 987 Email: marietjie@sterlingwealth.co.za	JJ Strydom 2nd Floor, 145 West Street, Sandton 2052 Postal Address: Private Bag X9978, Sandton, 2146 Telephone: +27 11 883 8828 Email: joubert@sterlingwealth.co.za
Conflict of Interest	We have considered the conflict of interest provisions and have identified an actual conflict of interest, through ownership interest. A conflict of interest management policy is available to clients on request.	We have considered the conflict of interest provisions and have identified an actual conflict of interest, through ownership interest. A conflict of interest management policy is available to clients on request.	We have considered the conflict of interest provisions and have identified an actual conflict of interest, through ownership interest. A conflict of interest management policy is available to clients on request.
Shareholding	Sterling Private Wealth has a shareholding of 20% in CounterPoint Asset Management.	Neither Sterling Private Clients, nor I have a shareholding of more than 10% in any registered FSP.	Sterling Private Client Asset Management, holds a shareholding of 20% in Boabab Investments management.
Remuneration	The Company has earned more than 30 % of its total remuneration from the following product supplier during the last calendar year: Allan Gray	The Company has not earned more than 30 % of its total remuneration from any product supplier during the last calendar year.	The Company has earned more than 30 % of its total remuneration from the following product supplier during the last calendar year: Allan Gray
FICA Declaration	<p>"FICA" Compliance with the Financial Intelligence Centre Act, 38 to 2001:</p> <p>a) The Financial Intelligence Centre Act, promulgated in South Africa, sets up an anti-money laundering regime to prevent organized criminal groups from converting illegitimate profits into "clean money". The Act requires all individuals and institutions to report specified and suspicious transactions to the Financial Intelligence Centre. The definition of "specified" and "suspicious" transactions includes the breach of foreign exchange control regulations and the evasion of taxes. The legislation imposes "KNOW YOUR CLIENT" record keeping and reporting obligations on all "Accountable Institutions" such as Life Assurance Companies, Financial Consultants, Banks, Estate Agencies, etc.</p> <p>Sterling Private Wealth prides itself on its high ethical standards and as an accountable institution we have developed and implemented internal rules to comply with these obligations. The rules of compliance differ between legal entities and your Consultant will advise you in each instance. For example, an individual may be required to supply some or all of the following information for certain investments: Copy of ID, proof of residence, banking- and tax details.</p>		

Name of FSP:	Sterling Private Wealth	Sterling Private Clients	Sterling Private Client Asset Management																																										
<p>Section 13 Statement</p>	<p>I, Joubert Strydom, duly authorized to issue this certification on behalf of Sterling Private Wealth hereby certifies that the advisor is mandated by this FSP as an authorized licensed holder, as a representative in terms of the written agreement as at 20 June 2020. The FSP accepts responsibility for the function performed by the Representative in the ordinary course and scope of the Representative's duty in respect of financial products listed.</p> <table border="1" data-bbox="376 512 902 922"> <tr><td>Long-Term Insurance subcategory A</td></tr> <tr><td>Long-Term Insurance subcategory B1</td></tr> <tr><td>Long-term insurance subcategory B2</td></tr> <tr><td>Long-term Insurance subcategory B2-A</td></tr> <tr><td>Long-term Insurance subcategory B1-A</td></tr> <tr><td>Participatory interest in a hedge fund</td></tr> <tr><td>Long-Term Insurance subcategory C</td></tr> <tr><td>Retail Pension Benefits</td></tr> <tr><td>Pension Funds Benefits</td></tr> <tr><td>Shares</td></tr> <tr><td>Money market instruments</td></tr> <tr><td>Derivative instruments</td></tr> <tr><td>Participatory interests in a collective investment scheme</td></tr> <tr><td>Forex investment</td></tr> </table>	Long-Term Insurance subcategory A	Long-Term Insurance subcategory B1	Long-term insurance subcategory B2	Long-term Insurance subcategory B2-A	Long-term Insurance subcategory B1-A	Participatory interest in a hedge fund	Long-Term Insurance subcategory C	Retail Pension Benefits	Pension Funds Benefits	Shares	Money market instruments	Derivative instruments	Participatory interests in a collective investment scheme	Forex investment	<p>I, Janet Hugo, duly authorized to issue this certification on behalf of Sterling Private Clients, hereby certifies that the advisor is mandated by this FSP as an authorized licensed holder, as a representative in terms of the written agreement as at 25 November 1999. The FSP accepts responsibility for the function performed by the Representative in the ordinary course and scope of the Representative's duty in respect of financial products listed.</p> <table border="1" data-bbox="943 512 1469 922"> <tr><td>Long-Term Insurance subcategory A</td></tr> <tr><td>Long-Term Insurance subcategory B1</td></tr> <tr><td>Long-term insurance subcategory B2</td></tr> <tr><td>Long-term Insurance subcategory B2-A</td></tr> <tr><td>Long-term Insurance subcategory B1-A</td></tr> <tr><td>Participatory interest in a hedge fund</td></tr> <tr><td>Long-Term Insurance subcategory C</td></tr> <tr><td>Retail Pension Benefits</td></tr> <tr><td>Pension Funds Benefits</td></tr> <tr><td>Shares</td></tr> <tr><td>Money market instruments</td></tr> <tr><td>Derivative instruments</td></tr> <tr><td>Participatory interests in a collective investment scheme</td></tr> <tr><td>Forex investment</td></tr> </table>	Long-Term Insurance subcategory A	Long-Term Insurance subcategory B1	Long-term insurance subcategory B2	Long-term Insurance subcategory B2-A	Long-term Insurance subcategory B1-A	Participatory interest in a hedge fund	Long-Term Insurance subcategory C	Retail Pension Benefits	Pension Funds Benefits	Shares	Money market instruments	Derivative instruments	Participatory interests in a collective investment scheme	Forex investment	<p>I, Graydon Morris, duly authorized to issue this certification on behalf of Sterling Private Client Asset Management, hereby certified that the advisor is mandated by this FSP as an authorized licensed holder, as a representative in terms of the written agreement as at 20 June 2020. The FSP accepts responsibility for the function performed by the Representative in the ordinary course and scope of the Representative's duty in respect of financial products listed.</p> <table border="1" data-bbox="1543 488 2069 898"> <tr><td>Long-Term Insurance subcategory A</td></tr> <tr><td>Long-Term Insurance subcategory B1</td></tr> <tr><td>Long-term insurance subcategory B2</td></tr> <tr><td>Long-term Insurance subcategory B2-A</td></tr> <tr><td>Long-term Insurance subcategory B1-A</td></tr> <tr><td>Participatory interest in a hedge fund</td></tr> <tr><td>Long-Term Insurance subcategory C</td></tr> <tr><td>Retail Pension Benefits</td></tr> <tr><td>Pension Funds Benefits</td></tr> <tr><td>Shares</td></tr> <tr><td>Money market instruments</td></tr> <tr><td>Derivative instruments</td></tr> <tr><td>Participatory interests in a collective investment scheme</td></tr> <tr><td>Forex investment</td></tr> </table>	Long-Term Insurance subcategory A	Long-Term Insurance subcategory B1	Long-term insurance subcategory B2	Long-term Insurance subcategory B2-A	Long-term Insurance subcategory B1-A	Participatory interest in a hedge fund	Long-Term Insurance subcategory C	Retail Pension Benefits	Pension Funds Benefits	Shares	Money market instruments	Derivative instruments	Participatory interests in a collective investment scheme	Forex investment
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<p>Authorised Signatory</p>	 <p>_____ J.J. Strydom</p>	 <p>_____ J.M. Hugo</p>	 <p>_____ G.R. Morris</p>																																										

