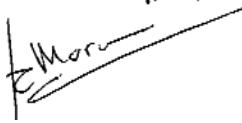
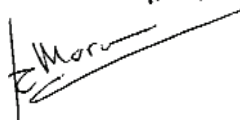


FAIS Statutory Disclosure Notice

Version date: Aug 2026

Name of FSP:	Sterling Private Wealth (Pty) Ltd	Sterling Private Clients (Pty) Ltd	Sterling Private Client Asset Management (Pty) Ltd
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 I & II
Conditions/Restrictions	None	None	None
Physical Addresses	2nd Floor, 145 West Street, Sandton, 2146 6th Floor, 73 Hertzog Blvd, Cape Town, 8001	9 Mitchell Street, Hermanus 7200	2nd Floor, 145 West Street, Sandton, 2146 6th Floor, 73 Hertzog Blvd, Cape Town, 8001
Postal Address	Private Bag X9978, Sandton, 2146	Postnet Suite 22, Private Bag X16	Private Bag X9978, Sandton, 2146
Telephone	+27 11 883 8828 (JHB) / +27 21 201 6709 (CT)	+27 861 888 987	+27 11 883 8828 (JHB) / +27 21 201 6709 (CT)
Website	www.sterlingprivatewealth.co.za	www.sterlingprivateclients.co.za	www.sterlingprivatewealth.co.za
E-mail Address	info@sterlingwealth.co.za	janet@sterlingwealth.co.za	info@sterlingwealth.co.za
Compliance Officer	Crux Compliance	Crux Compliance	Crux Compliance
Name	Justin Joannides	Justin Joannides	Justin Joannides
Telephone	+27 11 234 4921	+27 11 234 4921	+27 11 234 4921
FAIS Exemptions	None	None	None
Professional Indemnity • Fidelity Guarantee Cover	Yes	Yes	Yes
Authorised in respect of advice and intermediary services for the following products - Category I	• Long-Term Insurance: A, B1, B2, B1-A, B2-A, C • Participatory interests in Hedge Fund • Retail Pension Benefits • Pension Funds Benefits (excluding retail) • Shares, Money market instruments, Derivative instruments • Participatory interests in Collective Investment Schemes • Forex investment Business	• Long-Term Insurance: A, B1, B2, B1-A, B2-A, C • Retail Pension Benefits • Pension Funds Benefits (excluding retail) • 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 and Short-term Deposits	• Long-Term Insurance: A, B1, B2, B1-A, B2-A, C • Retail Pension Benefits • Pension Funds Benefits • Shares, Money market instruments, Derivative instruments • Participatory interests in Collective Investment Schemes • Long-term Deposits and Short-term Deposits • Crypto Assets
Authorised in respect of intermediary services for the following products - Category II Discretionary FSP			• Long-Term Insurance: B1, B1-A, C • Retail Pension Benefits • Pension Funds Benefits • 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 and Short-term Deposits • Crypto Assets

Accreditation - we have written mandates with:	Alexander Forbes, Allan Gray Local & Offshore, Boabab Investments, Catalyst, Cederburg Capital, Contrarious, Merchant West Investments, 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, Investec Securities, Personal Trust, M&G, Anchor Capital, Discovery Life, PPS, Just SA, AIMS, Sentinel, Westbrooke, Brightrock, Liberty	Alexander Forbes, Allan Gray Local & Offshore, Coronation Local & Offshore, CI Collective Investments, Credo London, Merchant West Investments, 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, Contrarious, Merchant West Investments, 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, Investec Securities, Personal Trust, M&G, Anchor Capital, Discovery Life, PPS, Just SA, AIMS, Sentinel, Westbrooke, Brightrock, Liberty
FAIS Ombud	Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria 0010 P O Box 41, Menlyn Park, 0063 Phone: +27 12 762 5000 www.faisombud.co.za	Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria 0010 P O Box 41, Menlyn Park, 0063 Phone: +27 12 762 5000 www.faisombud.co.za	Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria 0010 P O Box 41, Menlyn Park, 0063 Phone: +27 12 762 5000 www.faisombud.co.za
National Financial Ombud	110 Oxford Rd, Houghton Estate, Johannesburg Email: info@nfosa.co.za / Tel: +27 860 800 900 / www.nfosa.co.za	110 Oxford Rd, Houghton Estate, Johannesburg Email: info@nfosa.co.za / Tel: +27 860 800 900 / www.nfosa.co.za	110 Oxford Rd, Houghton Estate, Johannesburg Email: info@nfosa.co.za / Tel: +27 860 800 900 / www.nfosa.co.za
Complaints	Please note that prior to lodging a serious complaint with the authorities (listed above) ideally you should consider lodging a complaint in writing directly with the FSP. Should confirmation be provided by the FSP that they are unable to resolve the complaint, you are free to pursue the matter further with the relevant ombud. This FSP has established a written internal complaint resolution system with detailed procedures. Access to the complaints procedures and a copy of the complaint resolution system is available to clients at the business premises of the FSP each day during office hours or via email request. Should you have any serious complaints, this must be submitted to the FSP in writing and must contain all relevant information. Copies of all relevant documentation must be attached thereto. The FSP welcomes any non-serious complaints to be brought to their attention via telephone or email and which they will gladly assist in resolving to your satisfaction. T Nienaber 2nd Floor, 145 West Street, Sandton 2052 Postal Address: Private Bag X9978, Sandton, 2146 Telephone: +27 11 883 8828 Email: tian@sterlingwealth.co.za	Please note that prior to lodging a serious complaint with the authorities (listed above) ideally you should consider lodging a complaint in writing directly with the FSP. Should confirmation be provided by the FSP that they are unable to resolve the complaint, you are free to pursue the matter further with the relevant ombud. This FSP has established a written internal complaint resolution system with detailed procedures. Access to the complaints procedures and a copy of the complaint resolution system is available to clients at the business premises of the FSP each day during office hours or via email request. Should you have any serious complaint, this must be submitted to the FSP in writing and must contain all relevant information. Copies of all relevant documentation must be attached thereto. The FSP welcomes any non-serious complaints to be brought to their attention via telephone or email and which they will gladly assist in resolving to your satisfaction. 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	Please note that prior to lodging a serious complaint with the authorities (listed above) ideally you should consider lodging a complaint in writing directly with the FSP. Should confirmation be provided by the FSP that they are unable to resolve the complaint, you are free to pursue the matter further with the relevant ombud. This FSP has established a written internal complaint resolution system with detailed procedures. Access to the complaints procedures and a copy of the complaint resolution system is available to clients at the business premises of the FSP each day during office hours or via email request. Should you have any serious complaints, this must be submitted to the FSP in writing and must contain all relevant information. Copies of all relevant documentation must be attached thereto. The FSP welcomes any non-serious complaints to be brought to their attention via telephone or email and which they will gladly assist in resolving to your satisfaction. T Nienaber 2nd Floor, 145 West Street, Sandton 2052 Postal Address: Private Bag X9978, Sandton, 2146 Telephone: +27 11 883 8828 Email: tian@sterlingwealth.co.za
Conflict of Interest	We have considered the conflict of interest provisions and have identified a potential conflict of interest as to the recommendation of investments into the Sterling Private Client Asset Management Model Portfolios, Global Flexible Fund and Global Feeder Fund. The representatives of Sterling Private Wealth (SPW) carry out activities as advisors, whereas SPW owns an equity stake in Sterling Private Client Asset Management ("Sterling"). Furthermore, certain representatives of SPW are members of the Sterling Private Client Asset Management's investment committee and may be entitled to an annual investment management fee, financial interest or ownership interest in relation to investments placed in the Sterling Private Client Asset Management Model Portfolios and Funds. Our Conflict of Management Policy is available on request.	We have considered the conflict of interest provisions and have identified a potential conflict of interest. Our Conflict of Management Policy is available on request.	We have considered the conflict of interest provisions and have identified a potential conflict of interest as to the recommendation of investments into the Sterling Private Client Asset Management Model Portfolios, Global Flexible Fund and Global Feeder Fund. The representatives of Sterling Private Wealth (SPW) carry out activities as advisors, whereas SPW owns an equity stake in Sterling Private Client Asset Management ("Sterling"). Furthermore, certain representatives of SPW are members of the Sterling Private Client Asset Management's investment committee and may be entitled to an annual investment management fee, financial interest or ownership interest in relation to investments placed in the Sterling Private Client Asset Management Model Portfolios and Funds. Our Conflict of Management Policy is available on request.

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	FICA* Compliance with the Financial Intelligence Centre Act, 38 to 2001: 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 Services Providers, Banks, Estate Agencies, etc. Sterling Private Wealth prides itself on its high ethical standards and as an accountable institution we have developed and implemented internal protocols 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.		
PoPIA Statement	The Protection of Personal Information (POPI) Act requires us to inform you how we use, disclose and destroy personal information we obtain from you. We are committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently, securely and according to applicable law. We will use your personal information only for the purposes for which it was collected or agreed with you. By virtue of providing financial services, you are giving us permission to process personal information specifically for the purpose of rendering sound and proper financial advice, and any additional information provided by you or us.		
Section 13 Statement	I, Graydon Robert Morris, duly authorised to issue this certification on behalf of Sterling Private Wealth (Pty) Ltd hereby certifies that the advisors in the table below are 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 in the table below.	I, Janet Hugo, duly authorised to issue this certification on behalf of Sterling Private Clients (Pty) Ltd, hereby certifies that the advisors in the table below are 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 in the table below.	I, Graydon Robert Morris, duly authorised to issue this certification on behalf of Sterling Private Client Asset Management (Pty) Ltd, hereby certified that the advisors in the table below are 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 in the table below.
Authorised Signatory	 Graydon Robert Morris	 Janet Hugo	 Graydon Robert Morris

Representatives: See Table on following pages

Products	Advisors Authorized								
	Ari Blumenfeld	Nico du Plessis	Russell Gibson	James Guimaraens	Teresa Heydenrych	Lesley Hohne	Janet Hugo	Lisa Kaplan	Greg Knowlden
	Representative	Representative	Representative	Representative	Representative	Key Individual	Key Individual	Representative	Representative
Experience	4 years	11 years	30 years	28 years	25 years	36 years	22 years	14 years	18 years
Qualification	B.Com Finance, PGDIP Financial Planning, CFP	PGDip Business Administration, B.Com Investment Management	B.Compt Accountancy, Tax, Auditing, CFP	B.Com, CFP	NDIP Financial Markets + Instruments, PGDIP Financial Markets	B.SocSci Economics + Industrial Psychology, CFP	Adv. HDIP Financial Planning, CFP	B.Com Financial Accounting, PGDIP Financial Planning, CFA (I+II), CFP	B.Com Financial Planning, Adv PGDIP Financial Planning, CFP
Long-term Insurance - Subcategory A (Assistance policies eg. funeral cover)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Long-term Insurance - Subcategory B1 (Risk policies with no investment element eg. life cover, disability)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Long-term Insurance - Subcategory B2 (Investment policies with some risk elements)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Long term Insurance - Subcategory B1-A (Risk only policies with simplified or no underwriting eg. simplified funeral policies)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Long-term Insurance - Subcategory B2A (Investment-linked life policies where policyholder can't actively manage or switch underlying investments eg. guaranteed annuity)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Long-term Insurance - Subcategory C (Policies with both investment + risk benefits eg. endowments, retirement annuities)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Participatory interest in hedge fund	✓	✓	✗	✗	✗	✓	✗	✗	✗
Retail Pension Benefits - Products like retirement annuities outside of employment structures	✓	✓	✓	✓	✓	✓	✓	✓	✓
Pension Fund Benefits (excluding retail) - Employer-sponsored pension or provident fund products	✓	✓	✓	✓	✓	✓	✓	✓	✓
Shares	✓	✓	✓	✓	✗	✓	✓	✗	✗
Money Market instruments	✓	✓	✓	✓	✗	✓	✓	✗	✗
Derivative instruments	✓	✓	✓	✓	✗	✓	✓	✗	✗
Participatory interests in collective investment schemes	✓	✓	✓	✓	✓	✓	✓	✓	✓
Forex investment	✗	✗	✓	✓	✗	✓	✗	✗	✗
Deposits (long term) - Bank accounts, fixed deposits etc.	✓	✓	✓	✓	✓	✓	✓	✓	✓
Deposits (short term) - Bank accounts, fixed deposits etc.	✓	✓	✓	✓	✓	✓	✓	✓	✓
Debentures and securitised debt	✗	✗	✗	✗	✗	✗	✓	✗	✗
Warrants, certificates and other instruments	✗	✗	✗	✗	✗	✗	✓	✗	✗
Bonds	✗	✗	✗	✗	✗	✗	✓	✗	✗
Crypto Assets	✗	✗	✗	✗	✗	✗	✓	✗	✗

Legend:

- ✓ Registered to provide advice
- ✗ Not registered to provide advice

Products	Advisors Authorized						
	Graydon Morris	Luke Holland	Oliver Price	Tian Nienaber	Bruce Spence	Cullen Wright	Sterling Private Clients (Pty) Ltd
	Key Individual	Under Supervision	Under Supervision	Under Supervision	Under Supervision	Under Supervision	Juristic Representative
Experience	31 years	3 years	1 year	9 years	4 years	4 years	27 years
Qualification	B.Com Economics + Finance, CFP	B.Com Law, B.Com (Hons) Financial Economics	B.Com Marketing + Management Science, PGDip Financial Planning	B.Acc Hons PGDIP Financial Planning, Registered CA(SA)	B.Com Investment Management, B.Com (Hons) Financial Markets	B.Com Investment + Financial Management, CFA (I), PGDIP Financial Planning, CFP	
Long-term Insurance - Subcategory A (Assistance policies eg. funeral cover)	✓	✓	✓	✓	✓	✓	✓
Long-term Insurance - Subcategory B1 (Risk policies with no investment element eg. life cover, disability)	✓	✓	✓	✓	✓	✓	✓
Long-term Insurance - Subcategory B2 (Investment policies with some risk elements)	✓	✓	✓	✓	✓	✓	✓
Long term Insurance - Subcategory B1-A (Risk only policies with simplified or no underwriting eg. simplified funeral policies)	✓	✓	✓	✓	✓	✓	✓
Long-term Insurance - Subcategory B2A (Investment-linked life policies where policyholder can't actively manage or switch underlying investments eg. guaranteed annuity)	✓	✓	✓	✓	✓	✓	✓
Long-term Insurance - Subcategory C (Policies with both investment + risk benefits eg. endowments, retirement annuities)	✓	✓	✓	✓	✓	✓	✓
Participatory interest in hedge fund	✓	✓	✓	✓	✓	✓	✗
Retail Pension Benefits - Products like retirement annuities outside of employment structures	✓	✓	✓	✓	✓	✓	✓
Pension Fund Benefits (excluding retail) - Employer-sponsored pension or provident fund products	✓	✓	✓	✓	✓	✓	✓
Shares	✓	✓	✓	✓	✓	✓	✓
Money Market instruments	✓	✓	✓	✓	✓	✓	✓
Derivative instruments	✓	✓	✓	✓	✓	✓	✓
Participatory interests in collective investment schemes	✓	✓	✓	✓	✓	✓	✓
Forex investment	✓	✗	✗	✗	✗	✗	✗
Deposits (long term) - Bank accounts, fixed deposits etc.	✓	✓	✓	✓	✓	✓	✓
Deposits (short term) - Bank accounts, fixed deposits etc.	✓	✓	✓	✓	✓	✓	✓
Debentures and securitised debt	✓	✗	✗	✓	✗	✗	✓
Warrants, certificates and other instruments	✓	✗	✗	✓	✗	✗	✓
Bonds	✓	✗	✗	✓	✗	✗	✓
Crypto Assets	✗	✗	✗	✓	✗	✗	✓

Legend:


Registered to provide advice



Not registered to provide advice


STERLING
PRIVATE WEALTH

A Merchant West Group Company