

Treating Customers Fairly (TCF) Policy

Effective Date: 1 September 2018

Welcome.

Wealth Planners (Pty) Ltd is an FSCA licensed independent financial planning practice registered as a financial services provider (FSP) number 37933 and has been mindfully partnering with clients since 2009.

Treating Customers Fairly (TCF) is an outcomes based regulatory and supervisory approach of the Financial Sector Conduct Authority (FSCA), designed to ensure that regulated financial institutions deliver specific, clearly set out fairness outcomes for financial customers. As a regulated entity, we are expected to demonstrate that we deliver the following six TCF Outcomes to our clients throughout the advice process:

1. Customers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture.
2. Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.
3. Customers are provided with clear information and kept appropriately informed before, during and after the point of sale.
4. Where advice is given, it is suitable and takes account of customer circumstances.
5. Products perform as firms have led customers to expect, and service is of an acceptable standard and as they have been led to expect.
6. Customers do not face unreasonable post-sale barriers imposed by firms to change product, switch providers, submit a claim or make a complaint.

Recognising that our clients are our most valuable asset, we commit to:

- protect their interests throughout the advice process.
- perform a Full Needs Analysis upfront to ascertain the client's details, financial status and financial needs.
- prepare a Record of Advice detailing all relevant information required by the client to make an informed decision.
- disclose all costs and risks involved with the product being recommended.
- make sure that the client understands the Record of Advice and any risks associated with any product recommended.
- ensure that all Conflicts of Interest are clearly disclosed to enable the client to make an informed decision.
- ensure that all client communications are clear, concise and free of jargon.

- ensure that all Authorised Representatives have received training on the products being recommended to ensure they understand to which client group each product is most appropriate.
- meet their expectation for high quality service.
- continuously ensure that all employees fully understand the six TCF Outcomes detailed above.
- listen to client feedback and will deal with any complaint timeously.

Approved by the Board of Directors of Wealth Planners (Pty) Ltd.