



RSB

Rohan Stroebel Brokers CC
CK92/032700/23

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Company Overview

RSB is a Financial Planning Practice that assists professional individuals by providing comprehensive, efficient and appropriate financial advice and ongoing service. By identifying and understanding each client's goals and objectives, RSB is able to create a plan that will help clients to achieve these goals within their financial means and ability.



Guiding Principles

As a member of the *Financial Planning Institute (FPI)* and believer in the principles embodied in the *FAIS General Code of Conduct*, this Practice subscribes to certain principles. Our business dealings are all conducted within the spirit of these principles.

<u>Independence</u>	<u>Analysis</u>	<u>Communication</u>	<u>Service</u>
<p>Independence is a key element of our offering as it ensures that each of our client's objectives can be met with a solution that is tailored to the clients' needs. RSB partners with institutions that match our insistence of providing our clients with independent, professional, comprehensive and efficient solutions, cognisant of both service levels and cost.</p>	<p>We believe that advice should not be offered without a full overview of a client's financial position to ensure that solutions offered are thorough and mindful of our clients' overall financial planning requirements.</p>	<p>We emphasise the importance of contact and communication with our clients. Portfolios are fully reviewed on an annual basis, at which time the client's overall needs are reassessed and necessary changes are made. We believe that clients deserve an efficient and professional service. Relationships are maintained on this basis.</p> <p>Our annual review might not involve any portfolio changes as we believe that the agreed plan at the onset would normally hold for a number of years to come, but any change in a client's circumstances might necessitate some restructuring.</p>	<p>Notwithstanding the regular annual contact with our clients, our doors are always open to discuss existing as well as new developments in our clients' lives and portfolios.</p>

RSB is a licensed Financial Service Provider FSP No. 3467 and these principles underpin all business dealings.

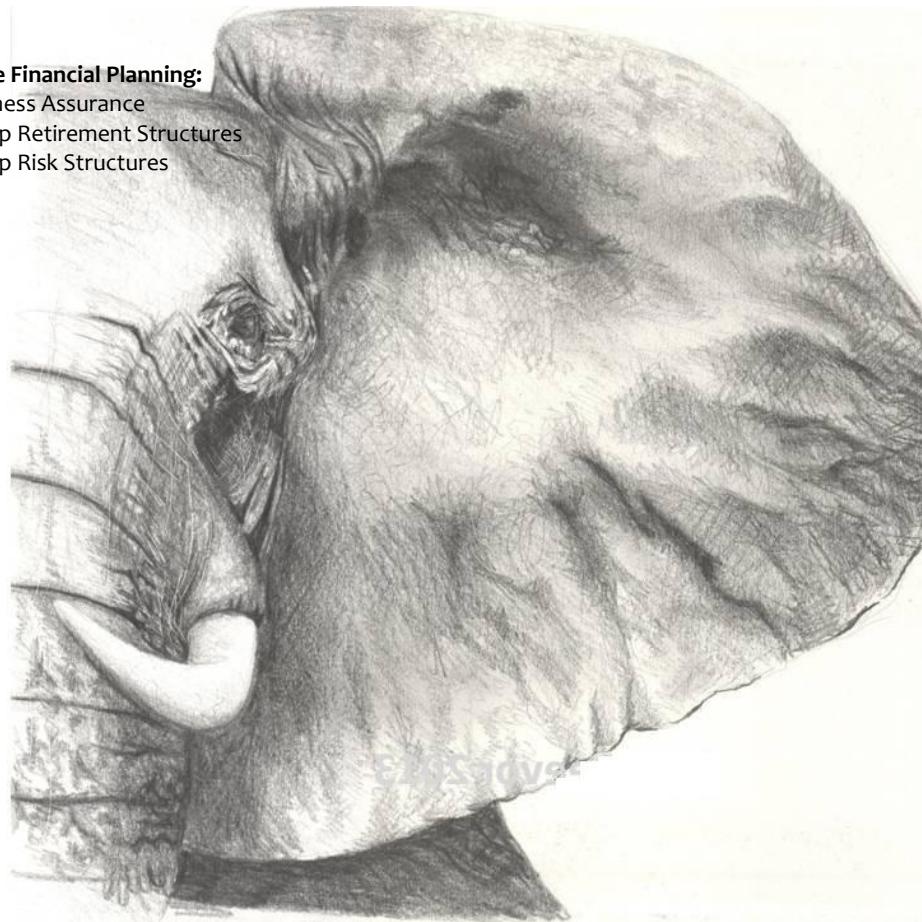
Services Offered

Personal Financial Planning:

- Estate Planning
- Risk Planning
- Retirement Planning
- Investment Planning
- Business Planning
- Health Care

Corporate Financial Planning:

- Business Assurance
- Group Retirement Structures
- Group Risk Structures





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Our Investment Philosophy:

A well known fact is that last year's winning fund will not be this year's winner. Also, good past performance is also not indicative of what as person will experience in the future. However, having said that, it's difficult to overlook consistently good investment returns by an Asset Manager and that is what our philosophy is based on. We prefer to place our clients with the ranked Asset Managers who are consistently in the top 25% of managers across their full spectrum of funds.

We always try to ensure that the asset allocation of portfolios, as determined by assessing the client's risk tolerance against the returns required to meet objectives, are maintained, allocated to appropriate funds, rebalanced and managed using a combination of unit trusts that is best able to achieve the objectives in an efficient and cost effective manner.

We look at various independent ratings on Asset Managers for this information. We have also bought into the research done by **Fund House**, who is a group of actuaries and accountants. They rate individual funds from a top grading Tier 1 to a low grading Tier 3. With the exception of Foord, we only use Tier 1 rated funds for our clients.

FUNDHOUSE

Fundhouse is a leading investment adviser specialising in providing fund research, ratings and portfolio construction advice to financial advisers and institutions. Fundhouse was founded in 2007 by professionals from the investment management industry. They currently operate from offices in South Africa and the United Kingdom, where they cover the local and global fund industry first hand. The Fundhouse business is 100% independent and owner managed which means they can offer objective advice and services in the best interests of advisers and their clients.

The core of the business is an experienced, well qualified team performing qualitative fund research – they aim to understand all the factors which drive investment success with a belief that through research based insight and an independent business model, they can improve the investment outcome for clients in the markets where they operate. This unique approach has been developed through their own experience in the industry and it forms the core of their investment related services.

Their Tier based ratings provide the qualitative opinion on how a fund is evaluated. Advisers use these ratings as guidelines when making investment decisions for clients. For more detail, visit www.fundhouse.co.za

1 TIER 1 RATING:

This is our highest rating. We are satisfied that this offering is managed according to a well-considered process, applied consistently.

2 TIER 2 RATING:

This is a good fund, however we have some minor concerns which may be people, process or business related.

3 TIER 3 RATING:

This is a negative rating. We have fundamental concerns about aspects of this fund and believe there are better alternatives.

Advisor Information:

Rohan Stroebel is an Independent Financial Planner and is a Member in the Close Corporation Rohan Stroebel Brokers CC. RSB has been in existence for over 25 years and Rohan Stroebel has been advising clients in the financial services industry since 1981.

Rohan holds his Post-Graduate Diploma in Financial Planning from the University of the Free State (NQF7) and is a CERTIFIED FINANCIAL PLANNER™ (CFP®), one of the highest qualifications in financial planning. He is a member of the professional body of financial planning, the Financial Planning Institute of South Africa (FPI). Rohan has passed his Regulatory Exams.

Rohan is ably assisted by Vivienne Stroebel, who ensures that the services offered by RSB are professional, efficient, accurate, handled proactively and with due care.



Categories of Products in which we are licensed:

RSB is licensed to provide advice and intermediary services for the following categories of products:

- Long-Term Insurance: Category A, B1, B2 and C
- Retail Pension Benefits
- Pension Fund Benefits
- Participatory Interests in Collective Investment Schemes
- Bank Deposits
- Friendly Society Benefits
- Health Service Benefits
- Short Term Insurance

Companies with whom we deal:

- Allan Gray Investment Services
- Brightrock
- Investec Management Services
- Investec Bank
- Liberty Group
- Momentum Group (MMI Holdings)
- Altrisk
- Stratum
- Stanlib
- Nedgroup Investments
- The Old Mutual Group
- PPS
- Sanlam Group
- Discovery Health
- Fedhealth

The Financial Planning Process

RSB strives to subscribe to the six-step Financial Planning Process as developed by the Financial Planning Standards Board. Roxburgh further subscribes to the principle that a thorough understanding of a client's financial position enables the development of a comprehensive and appropriate financial plan that will assist clients in the achievement of their financial planning goals.

From an investment and financial planning perspective, the six-step processes that will generally be followed in creating such a plan are as follows:





In the case of a client indicating a defined single need, we may deviate from the above process.



The HS Network

Rohan is a member of the HS Network – a national association of like-minded, South African-based independent financial planners. Each member is a business owner and believes in the benefits of information sharing and collaboration, which serves not only the network, but also their respective companies and their clients.

HSN Members use our collective power to access better services, processes and information in order to improve both the whole and the parts thereof. The network regularly hosts industry experts to talk about pertinent issues such as compliance and due diligence, as well as inviting fund managers to speak about and explain their product offerings and performances.

The Financial Planning Institute

As a CERTIFIED FINANCIAL PLANNER®, Rohan is also a member of the Financial Planning Institute FPI (Membership Number 199602509). As an FPI Member and a CFP® Professional, Rohan subscribes to a Code of Ethics and Professional Responsibility which prescribes that, in all professional engagements, the following principles will be upheld:

1. Continue to place client's interests first.
2. Provide professional services with integrity.
3. Provide professional services objectively.
4. Be fair and reasonable in all professional relationships and disclose and manage conflicts of interest.
5. Act in a manner that demonstrates exemplary professional conduct.
6. Maintain the abilities, skills and knowledge necessary to provide professional services competently.
7. Protect the confidentiality of all client information.
8. Provide professional services diligently.



Fees and Charges

RSB discloses all fees, commissions and charges that are levied for services rendered. Such fees are paid directly to RSB by the product provider on behalf of the investor on a monthly basis.

The FSP shall be remunerated for the financial services rendered in any one of the following manners, depending which is applicable to the services offered:

<u>Commission</u>	<u>Asset-Based Fee</u>	<u>Time-Based Fee</u>
RSB shall only receive commission from the product provider as compensation for the introduction of the Client to a financial product. Such commission will be payable in accordance with product rules of the particular product provider. Any reduction in the percentage of commission negotiated between the parties shall be recorded on the application form for the purchase of such financial product and subject to regulatory legislation where applicable, for example the Long Term Insurance Act. This would typically apply to Life Assurance Contracts.	The fee shall be based on the value of the investment, which could comprise an initial fee and/or an ongoing fee, expressed as a percentage of the assets invested or as a percentage of the contribution. The obligations of RSB in this regard are contained in a mandate or proposal signed by the Client. RSB shall be entitled to revise the fees on an annual basis, whether up or down, on notice to the Client, provided that the FSP shall give the Client at least one month's written notice of the revised fees.	The fee could be charged by way of invoice in respect of the services and /or advice rendered. The fee shall be based on the amount of time spent by RSB in providing the services and/or advice. This may be either expressed as an hourly rate, or a fixed fee per service rendered. Should the Client decide not to implement the recommendation made by RSB, the fee(s) payable for the preparation of the advice, financial plan or other financial services already provided to the client shall be payable in full.



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RSB has not received more than 30% of its commission from any single company in the preceding year, and we do not hold more than 10% of the shares issued by any product provider.

Client Protection

To ensure that our clients are fully and properly protected against mismanagement and financial loss due to negligence or misrepresentation, RSB subscribes to the principles laid out in the FAIS Act and ensures that all policies and procedures are within the ambit of the FAIS General Code of Conduct as well as the FPI Code of Conduct.

To protect our clients financially, RSB holds Professional Indemnity and Fidelity Insurance.

RSB remains up-to-date with all current and proposed legislation and continuously improves on our policies and procedures to ensure that the client's interests are always held in the highest regard. This process is also monitored by staying current with regard to our Continued Professional Development Credits and is regulated by the FAIS Act

checked by the Fpi. Our compliance with legislation is also externally monitored by Masthead (Pty) Ltd.

Part of our commitment to the ethical and fair treatment of clients includes the implementation of a Conflict of Interest Policy that ensures that the practice of putting client's need ahead of our own is not only ingrained in the culture of the company, but also enforceable by company policy.

RSB has a specific Complaints Procedure in the event that a client is dissatisfied with the advice and services provided. We take client feedback, both positive and negative, very seriously. This procedure document is held in our offices and may be viewed on request. Should a client's complaint not be addressed to the satisfaction of the client within 6 weeks of the original notification, clients may contact the FAIS Ombud.

Contact Details for Masthead (Pty) Ltd.

Physical Address 1 st Floor Park Terraces Golf Park (off Raapenberg Road), Mowbray, 7700	Telephone Number: +27 41 390 2900 Website Address: www.masthead.co.za Masthead Representative: George Whitehead Email Address: gwhitehead@masthead.co.za
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Contact Details for FAIS Ombud

Customer Contact: 0860 FAISOM (324766) Telephone Number: +27 12 470 9080 Fax Number: +27 12 348 3447 Website Address: www.faisombud.co.za	Physical Address: Celtis House, Eastwood Office Park, Lynwood Road, Pretoria Email Address: info@faisombud.co.za
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Contact Details for Pension Fund Adjudicator

Customer Contact: Telephone Number: +27 12 346 1738 Fax Number: 086 693 7472 Website Address: www.pfa.org.za	Physical Address: 4 th Floor Riverwalk Office Park Block A, 41 Matroosberg Road Ashlea Gardens Pretoria, 0181 , Email Address: enquiries@pfa.org.za
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Contact Details for Ombud for Long Term Insurance

Customer Contact: Telephone Number: +27 21 657 5000 Fax Number: +27 21 674 0951 Website Address: www.ombud.co.za	Physical Address: 3 rd Floor Sunclare Building 21 Dreyer Street, Claremont Cape Town, 7700 Email Address: info@ombud.co.za
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Contact Details for Council for Medical Schemes

Customer Contact: Telephone Number: +27 12 431 0500 Website Address: www.medicalschemes.com	Physical Address: Block A , Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park Centurion, Gauteng, 0157 Email Address: complaints@medicalschemes.com
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Contact Details for Short-Term Ombud

Customer Contact: Telephone Number: +27 11 726 8900 Website Address: www.osti.co.za	Physical Address: Sunnyside Office Park, 5 th Floor, Building D, 32 Princess of Wales Terrace, Parktown Email Address: info@osti.co.za
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