DISCLOSURE OF COMPANY INFORMATION

1. ABOUT APIO WEALTH (PTY) LTD

Apio Wealth (Pty) Ltd, hereinafter referred to as Apio Wealth, is approved as a Financial Services Provider by the South African Financial Services Conduct Authority, as required by Section 15(1)(a) of the Financial Advisory and Intermediary Services Act No 37 of 2002 (FAIS).

2. OUR CLIENT VALUE PROPOSITION

Apio Wealth considers itself a leader in the wealth management industry which is why we understand that managing your finances and building long-term wealth can be a complex and overwhelming task for some individuals.

That's why we are here to offer comprehensive, personalized approaches to wealth management and financial planning.

We are centred around assisting you with achieving your financial goals, providing expert guidance and delivering exceptional services tailor-made to your needs.

1. Expertise and Knowledge

Our team of experienced financial planners and wealth managers possess deep-rooted knowledge and expertise in the intricacies of the financial industry. We aim to stay up to date with the latest market trends, investment strategies, and tax regulations, ensuring that our advice is well-informed and relevant to your specific situation. By leveraging our expertise, you gain a competitive advantage in making sound financial decisions.

2. Holistic Financial Planning

We believe that financial planning should be comprehensive, considering all aspects of your financial life. We work closely with you to develop a holistic financial plan that encompasses your short-term and long-term goals, cash flow management, investment portfolio, retirement planning, estate planning, and risk management. By taking a comprehensive approach, we help you create a roadmap towards financial success and peace of mind.

3. **Customised Wealth Management Strategies**

No two clients are the same, which is why we develop tailored wealth management strategies designed to align with your unique goals, risk tolerance, and time horizon. Whether you are looking to grow your wealth, preserve assets, generate income, or plan for a comfortable retirement, we create personalized investment portfolios and asset allocation strategies that reflect your aspirations and preferences.

4. **Proactive Monitoring and Adjustments**

Because we understand that the financial landscape is constantly evolving, our team closely monitors your investments and financial plan, proactively adjusting as needed to maximize returns and mitigate risks. We regularly review your portfolio's performance and provide detailed reports and insights, ensuring that you are well-informed and confident in the progress towards your financial goals.

5. **Exceptional Client Service**

At the core of our client value proposition is exceptional service and unwavering commitment to our client's satisfaction. We prioritize building long-lasting relationships and earning your trust by delivering prompt, transparent, and personalized service. Our team is readily available to address your questions, concerns, and financial needs, providing you with peace of mind knowing that your financial future is in capable hands.

3. THE TEAM

The following individuals represent the company in respect of the services and advice we offer:

1. **Michael Wood (Managing Director)**

2. Mike holds a Bachelor of Commerce degree in Investment Management from the University of Pretoria and brings extensive knowledge and experience to the industry.

3. **Rhiannon Knezovich (Director)**

Rhiannon earned her Bachelor of Commerce in Finance from the University of Johannesburg in 2011. She further advanced her expertise by completing a Bachelor of Commerce Honours in Financial Planning and Services, along with the Certified Financial Planner (CFP) certification. With her qualifications and experience, you can be confident that your financial needs are in capable hands.

4. **Representatives**

The following representatives represent Apio Wealth:

4.1. Drene Milne (Strategic Partner)

4.2. Elizabeth Grace Van Zyl (Servicing consultant)

4.3. Graeme Leies (Senior Wealth Manager)

4.4. Brandon Benatar (Wealth Manager)

4.5. Zimasa Madubane (Client Relationship Manager)

4.6. Shantelle Grouws (Client Relationship Manager)

4. LEGAL AND COMPLIANCE

The following pertains to the various legal and compliance requirements and the registration of the company in the performance of its services:

- Company Registration Number 2016/253191/07
- Registered in terms of the FAIS Act 37 of 2002: FSP FAIS License No. 47213
- Apio Wealth is compliant with the fit and proper requirements of the FAIS Act
- Apio Wealth has not earned more than 30% commission from any one specific product provider within the last 12 months, and also does not hold more than 10% shares in any product provider.
- Apio Wealth does not receive awards or gifts from product providers.
- Apio Wealth's representatives are all employed by Apio Wealth and the FSP accepts responsibility for those activities of the representative performed within the scope of his or her employment.
- Apio Wealth is dedicated to treating clients fairly and practicing the TCF principles. As an authorised Financial Services Provider, 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, and any such waiver is regarded as null and void. Apio Wealth also aims to always ensure the correctness and completeness of any information provided.
- Apio Wealth makes use of the services of an independent compliance company:
  Associated Compliance (Pty) Ltd
  Contact: Claire Mitchell
  Telephone number: +27 (11) 678-2533
  E-mail address: info@asociatedcompliance.co.za

5. PERSONAL INFORMATION

Personal information of our clients is obtained in accordance with the POPI Act and entirely for the purpose of being able to provide our clients with the financial service described above.

Unless so required by law, Apio Wealth agrees that it shall not disclose any personal information as defined in POPIA to any third party without the prior written consent of the other party, and notwithstanding anything to the contrary contained herein.

6. PERSONAL INFORMATION

It is the policy of Apio Wealth to respond promptly to all complaints. To facilitate prompt resolution of complaints, Apio Wealth has a complaints management framework in place. Any complaint involving Apio Wealth, or its representatives should be submitted in writing and should include all relevant information. Our complaints procedure is available on request or on our website.

APIO WEALTH (PTY) LTD

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7. FINANCIAL SECTOR REGISTERED CATEGORIES AND DESCRIPTIONS

Category I
Short- Term Insurance: Personal Lines A1
Short- Term Insurance: Personal Lines
Short- Term Insurance: Commercial Lines
Long- Term Insurance: Sub-Category A
Long-Term Insurance: Sub-Category B 1 / B 1 A
Long-Term Insurance: Sub-Category B 2 / B 2 A
Long-Term Insurance: Sub-Category C
Retail Pension Benefits
Pension Fund Benefits
Health Service Benefits
Benefits Securities and Instrument: Shares
Participatory interests in Collective Investment Schemes
Participatory interests in Hedge Funds
Long-Term Deposits
Short-Term Deposits