



**Independent
Securities**

Your Investment Partner

Wealth & Financial Planning Brochure

isec.co.za

Member of the JSE. Authorised Financial Services Provider.

Your Financial Planning Journey with Independent Securities

At Independent Securities, we are dedicated to providing you with top-tier financial planning services, tailored to meet your unique financial needs and goals. Our mission is to not only address your immediate financial requirements but also to empower you with a deeper understanding of financial strategies, ensuring a comprehensive and enriching planning experience. Our mandate is simple: to offer you a clear roadmap for your financial future, designed to foster a transparent and productive financial planning relationship. Here's what you can expect from us:

Tailored Financial Advice

- In-depth analysis of your financial situation, goals, and needs.
- Expert recommendations on investment strategies, retirement planning, risk management, estate planning, and more.
- Assistance in selecting financial products and services that align with your objectives.
- Our subscription service includes regular reviews and updates to your financial plan to ensure it remains aligned with your evolving needs.

Our Planning Process

1

Initial Contact

We start with a financial health consultation to understand your needs and prepare a customised quote that aligns with your requirements.

2

Data Gathering

Upon quote acceptance, we conduct a thorough review of your financial situation, goals, timelines, and risk tolerance.

3

Analysis & Evaluation

Our team assesses your financial status against your financial aspirations to identify necessary adjustments.

4

Recommendations

We then develop and present a strategic plan tailored to bridge the gap towards your financial aspirations.

5

Implementation

With your agreement, we proceed to implement the financial plan, coordinating with necessary institutions.

6

Monitoring & Review

Through ongoing assessments and annual reviews, we ensure your plan stays aligned with your evolving goals.

Personalised Service Models

Understanding that each financial journey is distinct, we offer personalised services that resonate with your specific circumstances. Our service model offers two distinct billing models to cater to your personal circumstances:

Pay-As-You-Go Model

Ideal for those seeking a once off financial health check and review of their financial goals. This model allows you to access our services based on actual hours dedicated to your financial planning. It encompasses:

- An initial comprehensive review of your financial position;
- Actionable recommendations tailored to your financial goals and objectives, which at your agreement, we can implement on your behalf.

Subscription Model

Encompassing all the benefits of the "Pay-As-You-Go" model, the subscription model additionally offers:

- Ongoing monitoring, review and administration of your financial goals;
- Timely implementation of suggested recommendations to ensure your financial goals are actively pursued;
- Initial financial planning and any implementation costs are waived when subscribing to our service.



Nicole van den Munckhof, CFP®

A seasoned Certified Financial Planner® with over a decade of versatile experience in stockbroking and asset management. During her 11-year tenure, she has navigated through various roles within stockbroking and asset management, honing her abilities as a financial planner and portfolio manager. Dedicated to providing holistic financial planning solutions for client to ensure every aspect of a clients' financial journey is meticulously crafted to align with their unique goals and aspirations. Elevate your financial strategy with this dynamic professional, committed to your success.

Let's craft a tailored plan together:

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Our Disclosures, Terms & Conditions

Financial Services Provider: ISEC is an authorised financial service provider; FSP number 29612. No restrictions were imposed by our product suppliers. ISEC is authorised to provide financial services for the following products:

- Long-term insurance: Categories A, B, and C
- Retail pension benefits
- Pension funds benefits (excluding retail)
- Securities and instruments: Shares
- Securities and Instruments: Money market instruments
- Securities and instruments: Derivative instruments
- Securities and instruments: Debentures and secure debt
- Securities and instruments: Warrants, certificates, and other instruments
- Securities and instruments: Bonds
- Participatory interest in collective investment schemes
- Short-term deposits
- Long-term deposits

Head Office

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Contractual Relationship & Conflict of Interest: The Portfolio Manager/Financial Planner is an authorised representative of ISEC. The Portfolio Manager/Financial Planner is a salaried member of ISEC.

Financial Services & Product Suppliers: Financial Services refer to the provision of financial advice and/or intermediary services, which include financial planning. Financial planning is a process that evaluates your current financial position against your financial goals and objectives. It is a written plan of action that recommends steps to address shortfalls and proposes appropriate financial products to give effect to it. The portfolio manager may only recommend products from the following product suppliers:

Momentum Wealth (Pty) Ltd

268 West Avenue
Centurion, 0157
P: 0860 44 44 33
Email: client.services@momentum.co.za

Peregrine Holdings Ltd

6a Sandown Valley Crescent
Sandown, Sandton, 2196
P: (+27) 11-722-7400
Email: pere@peregrine.co.za

ISEC has no financial interest in any of the product suppliers. During the preceding 12 month period, ISEC did not receive more than 30% of its income from any product supplier.

Professional Indemnity & Fidelity Guarantee: ISEC is insured for claims against it arising from professional negligence, errors and omissions on the part of its Portfolio Managers and also against dishonesty. ISEC private clients do not hold any guarantees.

Acceptance of Responsibility of Representatives: ISEC accepts the responsibility for those activities of the representatives that are performed within the scope of or in the course of implementing the terms of the written agreement in respect of the financial products mentioned above.

Waiver of Rights & Benefits: You are hereby advised that no representative of ISEC or any person may ask you or offer any inducement to you to waive any right or benefit conferred on you by or in terms of any provisions of the General Code of Conduct.

Compliance Department & Complaints Procedure: ISEC maintains a comprehensive complaints resolution system, which is available on request from the Compliance Department.

Our Compliance Department can be contacted at:

Ferguson Place
39 Ferguson Road
Illovo, 2196
P: (+27) 11 489 5400
Email: compliance@isec.co.za

FAIS Ombud: If you feel that your rights have been prejudiced, or you have been aggrieved in any way, you have the right to lodge a complaint.

P: (+27) 12 762 5000 / (+27) 12 470 9080
Email: info@faisombud.co.za
Website: www.faisombud.co.za



Client's Responsibilities: You agree to provide accurate and complete information regarding your financial situation, goals, and needs. You understand that the success of the financial plan is dependent on the accuracy of the information provided. You are also required to certify that no funds or assets have been obtained from an illegal source.

Scope of Services: The "Pay-As-You-Go" model includes conducting a thorough analysis of your financial situation, goals, and needs. Providing recommendations on investment strategies, retirement planning, risk management, estate planning, and other relevant financial matters. Assisting in the selection of financial products and services that align with your financial objectives. The Subscription model includes all of the aforementioned services including ongoing monitoring, administration and the timely implementation of suggested recommendations.

Fees and Compensation: "Pay-As-You-Go": These services are levied on an hourly basis at R 2000 per hour (Ex VAT). Services rendered will be quoted and agreed upon prior to an in-depth analysis, each step is meticulously planned to offer the client a clear perspective on their financial health. Any implementation costs will be quoted upon prior to implementation.

Subscription Model: An ongoing annual fee based on assets under advice fee of 0.25% (ex VAT) is charged and all upfront fees are waived.

Risk Disclaimer: The original investment values and the investment returns are not guaranteed and that investment returns by their very nature are subject to risk. Historical performance results for investment indices and/or categories generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the incurrence of

which would have effect of decreasing historical performance results. Past performance is not necessarily a guide to the future and the value of an investment may go up as well as down and the client may not get back the amount originally invested. No warranties as to the actual performance of the investments are made. Offshore investments are subject to an additional risk (or possible return) in terms of exchange rate fluctuations between the currency that the investment is placed in and that currency from where the investment is initially placed and where it will finally be realised (where applicable).

Confidentiality: ISEC will maintain the confidentiality of all your personal and financial information in accordance with the FAIS Act and POPI Act and other applicable laws and regulations. Upon acceptance of the quotation ISEC will obtain your consent to process your personal information in terms of the POPI Act.

Client Rights: As a client of the financial services industry, you have a right to an analysis of your circumstances, financial product experience, financial situation and objectives before entering into any financial services related transaction. As an authorised FSP we are compelled to render financial services honestly, fairly and with the necessary due skill, care and diligence and to then, in consultation with you, prioritise your needs and objectives and to provide you with appropriate advice to address these needs based on the information which you have provided. However, as a client you do have the right to specify those needs which you wish to be addressed. We respect this right, but should you decide to consult with us only regarding certain needs, we require that you take full cognisance of and responsibility for the following:

- when providing focussed advice there may be needs in your personal financial planning which require more urgent attention than the specific need or needs being addressed at your request, and
- there may be limitations in the appropriateness of the advice being provided.

It is your explicit responsibility to ensure that the advice provided is appropriate given your current circumstances and financial situation. If you do not wish to provide us with information relevant to the areas that you would like us to address, we will not be able to conduct a Needs Analysis, and you will be required to accept the responsibilities and risks associated with focused advice.

Our obligations: ISEC undertakes to Act honestly and fairly, with due skill, care and diligence, in the interest of the Client. Have and employ effective resources, procedures and appropriate technological systems for the proper performance of the agreed financial services. Seek from the Client appropriate and available information regarding his/her circumstances, financial situation, product experience and objectives in connection with the services required at date of advice. Treat the Client fairly in a situation of conflicting interests. Make adequate disclosures of relevant material information, including disclosures of costs and fees associated with the services rendered or products sold to the client and actual or potential own interests, in relation to dealings with the Client. Be responsible for adequate and appropriate record-keeping. Avoid fraudulent and misleading advertising, canvassing and marketing. Comply with all relevant regulatory and statutory requirements, codes of conduct and common law requirements that impact on the FSP, including but not limited to, FAIS and FICA. Independent Securities shall have no authority to:

- Enter into contractual obligations on behalf of the Client.
- Incur any liability on behalf of the Client.
- Settle or waive any claim against or by the Client.
- Effect portfolio restructuring or switches without the Clients prior written consent, unless where a discretionary fund manager was appointed by the client and mandated to make switches accordingly.

It is therefore critical that the parties agree on the advice provided or record disagreement where such disagreement exists.





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