



Daberistic Solutions cc t/a  
**Daberistic Financial Services**  
Creating financial security, prosperity and wealth

An authorised financial services provider, FSP 25477  
Block B, Infinity Business Park,  
4 Pieter Wenning Road, Fourways  
Tel: 011 658 1333  
[www.daberistic.com](http://www.daberistic.com)  
[Facebook: Daberistic](https://www.facebook.com/Daberistic)  
[Twitter.com: Daberistic](https://twitter.com/Daberistic)

INTRODUCING Koketso Ncube,

In complying with the FAIS legislation, I would like  
to bring the following information to your attention:

My name is **Koketso Ncube** and my contact details are:

Physical Address: Block B, Infinity Business Park, 4 Pieter Wenning Road, Fourways

Postal Address: P.O Box 71641 Bryanston 2021

Telephone number: 011 658 1333

Email address: [shortterm@daberistic.com](mailto:shortterm@daberistic.com)

I am a Representative under supervision at Daberistic Financial Services, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services.

I have been providing financial advice and intermediary service under supervision since 2017 in the following areas of financial planning: Risk Management, Reinsurance Risk, Death and Disability Planning, Retirement Planning, Investment Planning, Tax Planning, Estate Planning, Business Insurance, Employee Benefits.

I am authorised to provide advice and intermediary services in the following categories:

#### Category 1

- 1.1 Long-Term Insurance: Category A
- 1.2 Short-Term Insurance: Personal Line
- 1.3 Long-Term Insurance: Category B1
- 1.20 Long-Term Insurance: Category B2
- 1.4 Long-Term Insurance: Category C
- 1.5 Retail Pension Benefits
- 1.6 Short-Term Insurance: Commercial Lines
- 1.7 Pension Funds Benefits
- 1.8 Securities and Instruments: Shares
- 1.13 Securities and Instruments: Derivative Instruments
- 1.14 Participatory interests in Collective Investment Schemes
- 1.17 Deposits defined in the Banks Act - exceeding 12 months
- 1.18 Deposits defined in the Banks act - 12 months or less

My brokerage has written authority to market the products of the following product suppliers and I am accredited to market their products: Discovery Life, Discovery Invest, Discovery Insure, Vitality,

Old Mutual, Hollard, Liberty, Momentum, Sanlam, Allan Gray, Stanlib, Investors Trust, PPS, Fedhealth, Ambledown, Santam, CIB, Coverall, Guardrisk.

I do not hold more than 10% of the shares issued by any product supplier.

I am remunerated for my services by being paid a salary and commissions from my employer.

I do hold professional indemnity insurance.

Compliance with the FAIS Act is monitored by Masthead (Pty) Ltd, a compliance practice approved by the Financial Services Board. Their postal address is PO Box 856, Howard Place, 7450. Their contact numbers are 021 686 3588(t) and 021 686 3589(f)

I am a proud member of the Masthead Financial Advisors Association, which provides me with services such as a compliance, practice management and technology support. This support helps me to provide you with a more professional service. The compliance service enables my practice to be compliant with FAIS legislative requirements. Through the practice management support I am able to run a more professional business and therefore able to provide you with an improved service and enhanced support.

Please note that in accordance with legislation we keep an updated disclosure register. This register informs you, our client of all financial and ownership interests that I/ we may become entitled to and lists the business relationships that I have with the product suppliers. This document ensures transparency in my/our dealings with our customers and is available for inspection.

I wish to advise that all information obtained or acquired about you shall remain confidential unless you provide written consent, or unless I am required by any law to disclose such information.

In the event that you are dissatisfied with any aspect of my service, you should address your complaint in writing to me at the above address. A copy of my Complaints Resolution Policy is available on request.

Yours faithfully

Koketso Ncube