



Quantum Ethics

*Financial Planning (Pty) Ltd*

Registration Number: 2016/021998/07

# CHART YOUR WAY

to financial wellbeing

You can start making better choices as you chart your financial future, today. Dare to make a change and live the life you've always wanted.



A man with white hair and sunglasses, wearing a light blue shirt, and a woman with short grey hair, wearing a grey striped shirt, are looking at a map together outdoors. The background is bright and slightly blurred, suggesting a sunny day. The text is overlaid on the left side of the image.

WE BEGIN BY...

# DEFINING YOUR FUTURE

Helping you create a clear picture of your ideal future

We enable you to achieve the things that you want for yourself - and your family. Through our unique wealth management approach, we will help you develop a picture of the future you want and set clear objectives that need to be achieved in order to fulfil your vision.

A woman with her hair in a bun, wearing a yellow backpack, stands on a hillside looking out over a vast mountain range under a golden sunset sky. The scene is framed by a thin white border.

TOGETHER, WE WILL

# CHART YOUR COURSE

With a unique, integrated financial strategy

Our holistic and integrated financial planning process, WealthMap, provides the foundation for long term wealth management. It provides a roadmap for wealth accumulation, growth, protection and distribution. Your clearly articulated and quantified objectives are charted into strategies for achieving a well-defined, envisioned financial future.



FIVE KEY MILESTONES TO

# FINANCIAL WELLBEING

A comprehensive wealth management plan



ESTABLISH A  
FOUNDATION FOR  
YOUR WEALTH

---



PROTECT  
YOUR WEALTH

---



ACCUMULATE  
YOUR WEALTH

---



GROW  
YOUR WEALTH

---



DISTRIBUTE  
YOUR WEALTH

---



WHEN THE GOING GETS TOUGH...

# STAY YOUR COURSE

With access to expert financial advice

Personal financial management requires regular adjustments, maintenance and administration. Our efficient team ensures that financial decisions are implemented seamlessly and keeps you informed of the progress to help you stay your course.



# THE BENEFITS

for clients who partner with us

## OUR CLIENTS:

Are in control of their financial destiny

Enjoy peace of mind knowing that contingencies are in place for unexpected events

Are empowered to make informed financial decisions

Makes better financial choices that saves them time and money

# INVESTMENTS & INSURANCE

We are authorised to give advice and render intermediary services on the following product categories:

LONG TERM INSURANCE | UNIT TRUSTS COLLECTIVE INVESTMENTS  
PENSION FUNDS | RETIREMENT PRODUCTS | TAX PLANNING

THE PRODUCT SUPPLIERS WE ARE CONTRACTED WITH INCLUDE:

Product Providers	Life Assurance	Investments	Unit Trust / Money Market	Group Schemes	Offshore Investments
Allan Gray		•	•		•
Bidvest	•				
Discovery	•	•	•	•	•
Hollard	•				
Liberty	•	•	•	•	•
Momentum	•	•	•	•	•
Old Mutual	•	•	•	•	•
PPS	•	•	•		•
Sanlam	•	•	•	•	•
Stanlib		•	•		•
FEDGROUP		•			
FMI	•				
Glacier	•	•	•		•

## ASSOCIATION WITH AMITY WEALTH (PTY) LTD \*

Quantum Ethics Financial Planning Pty. Ltd is a member of Amity Wealth (Pty) Ltd, a network for independent investment advisors (Authorised FSP: License Number 47565). Amity provides us with research on investment planning, assistance with portfolio construction, fund selection, investment management, administration and reporting. As a representative of the Network, we have access to Amity's approved and registered multi-manager investment funds.

Quantum Ethics has entered into a Continuity agreement with UNIFIN Brokers as required by the FSCA and continuity of service will be guaranteed.

We have various associations with Short term Brokers and can facilitate the placing and maintenance of such products.

We have various associations with Medical Aid Brokers and can facilitate the placing and maintenance of such products.

# OUR TEAM

Our team of highly qualified and experienced advisors that have helped many clients to financial wellbeing



## KEY INDIVIDUAL & INTERMEDIARY

### Stella Aldred, CFP®

Qualification: National Certificate in Financial Planning since 1996 ;

Experience: From 1997

Association: Financial Planning Institute of Southern Africa (FPI)

Membership no: 100465;

Email: [advice@stella-aldred.co.za](mailto:advice@stella-aldred.co.za)

Tel: (082) 386-5982

## REMUNERATION

- We render our services based on sliding-scale fees on investments and statutory commission in respect of insurance products.
- Detailed financial analysis and/or administrative services may be subject to fees.
- Commissions are fully disclosed and fees agreed prior to the commencement of fee-based services.

# THE LEGAL STUFF

## OUR CONTRACTUAL STATUS

- We are a privately owned, independent financial services provider
- We are licensed as a Category I authorised financial services provider with the Financial Services Board (FSP 47565)
- We do not own more than 10% shares in any product supplier
- In the past twelve months, we received in excess of 30% of total remuneration from Glacier
- We confirm that we hold Professional Indemnity insurance cover through Indwe Risk (Pty) Ltd

## FINANCIAL INTELLIGENCE CENTRE ACT (FICA)

- As an accountable institution we are obliged in terms of the Financial Intelligence Centre Act (FICA) to verify clients' identities and report suspicious or unusual transactions to the authorities.
- We have contracted to EAS-E-FICA and employ their services and software to do a regular check.

## CONFLICT OF INTEREST

- Our Conflict of Interest Management Policy can be obtained by requesting it at [advice@stella-aldred.co.za](mailto:advice@stella-aldred.co.za)

## NON-CASH INCENTIVES

- Quantum Ethics may receive small non-cash incentives from product suppliers from time to time, such as birthday gifts, a business breakfast or lunch, training sessions held in South Africa and/or ad hoc invitations to local sporting events. It is against Quantum Ethics policy to accept any invitations to incentive trips, or any other incentives that could jeopardise our objectivity when providing advice to clients.

Our Conflict of Interest Management Policy is displayed on our website: [www.stella-aldred.co.za](http://www.stella-aldred.co.za)

# TREATING CUSTOMERS FAIRLY (TCF)

TCF is a set of principles introduced by the Financial Sector Conduct Authority (FSCA) to aid and underpin existing financial services legislation aimed at the protection of consumers and clients.

The FSP values its relationship with its clients and acknowledges that without any clients it would not have a business. The TCF principles are embedded in the culture of the FSP and it continuously strives to enhance the quality of its service offering to clients and through its interaction with contracted product suppliers.

The TCF principles are the following:

1. Clients/consumers can be confident that they are dealing with a service supplier 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 consumer groups and are targeted accordingly.
3. Clients are provided with clear information and are kept appropriately informed before, during and after the point of sale.
4. Where clients receive advice, the advice is suitable and takes account of their circumstances.
5. Clients/consumers are provided with products that perform as the company or service supplier have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.
6. Clients/consumers to not face unreasonable post-sale barriers imposed by the company or service supplier to change product, switch supplier, submit a claim or make a complaint.

# CONFIDENTIALITY AND PROTECTION OF PERSONAL INFORMATION

All information received from and regarding the client will be treated as confidential by the FSP and its personnel. Such information will only be made available if consent thereto is provided in writing or is required by any law.

The Protection of Personal Information (POPI) Act requires us to inform you how we use and disclose personal information we obtain from you. We are committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently and according to applicable law.

## What information we collect:

We collect and process your personal information mainly to provide you with access to the services and products of the suppliers with whom we have contractual agreements in place and to help us improve our services to you. The type of information we collect will depend on the need for which it is collected and will be processed for that specific purpose only. Where possible, we will inform you what information you are required to provide to us and what information is optional. With your consent, we may also supplement the information that you provide to us with information we receive from other suppliers in order to offer you a more consistent and personalized experience in your interactions with us. When you elect to take up offerings from our contracted suppliers they may also require additional information from you and they will be subject to the same privacy regulations as we are subject to.

## How we use your information:

We will use your personal information only for the purposes for which it was collected and agreed to with you.

## This may include:

## How we use your information:

We will use your personal information only for the purposes for which it was collected and agreed to with you.

## This may include:

- Providing products or services to you and to carry out the transaction you requested;
- For underwriting purposes;
- Assessing and processing claims;
- Conducting credit reference searches or verification;
- Confirming and verifying your identity;
- For credit assessment and credit management;
- For purposes of claims history;
- For the detection and prevention of fraud, crime, money laundering or other malpractice;
- Conducting market or customer satisfaction research;
- For audit and record keeping purposes;
- In connection with legal proceedings.
- Providing our services to you, to carry out the services you requested and to maintain and constantly improve our relationship with you;
- Providing you with communications in respect of the FSP and regulatory matters that may affect you;
- In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law.

## **DISCLOSURE OF YOUR INFORMATION:**

We may disclose your personal information to our suppliers whose services or products you elect to use. We have agreements in place to ensure that they comply with our privacy terms and conditions. We may also share your personal information with, and obtain information about you from third parties for the purposes listed above.

We may also disclose your information where we have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.

## **SAFEGUARDING YOUR INFORMATION:**

The POPI Act requires us to adequately protect the personal information we hold and to avoid unauthorised access and use of your personal information. We will continuously review our security controls and processes to ensure that your personal information is secure. If we need to transfer your personal information to another country for processing or storage we will ensure that any party to whom we pass on your personal information will treat your information with the same level of protection as required from us.

## **YOUR RIGHTS TO ACCESS AND CORRECTION OF YOUR PERSONAL INFORMATION:**

You have the right to access the personal information we hold about you. You also have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to confirm your identity before providing details of your personal information or making changes to your personal information. You can contact us at the numbers or addresses listed herein and request the information you would like.

## **CHANGES TO THIS NOTICE**

Please note that we may amend this notice from time to time. Please check our website periodically to inform yourself of any changes. In case we do not have a website we will inform you of material changes to this notice.

## COMPLAINT PROCEDURE

- Should you have any complaints, please contact Quantum Ethics Financial Planning Pty. Ltd. The internal complaints department will assist you to address any concerns you may have. Please note that in terms of the FAIS act, all complaints must be addressed to us in writing. You can also lodge a complaint electronically via fax or e-mail. Should we not be able to address the concerns to your satisfaction, you may wish to lodge a complaint with the Office of the FAIS Ombud. If you wish to learn more about our complaints policy and procedure, please contact our office and we will forward you a copy of our complaints procedures.

Quantum Ethics Financial Planning Pty. Ltd Internal Complaint Department	68 Delta Park 339 Piering Road Elarduspark 0181	Tel: 082 386 5982	Email: <a href="mailto:advice@stella-aldred.co.za">advice@stella-aldred.co.za</a> Web: <a href="http://www.stella-aldred.co.za">www.stella-aldred.co.za</a>
Contact Details for FAIS Ombud	125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria	Tel: 012 762 5000 Share Call: 0860 663 274	Email: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a> Web: <a href="http://www.faisombud.co.za">www.faisombud.co.za</a>
<b>Contact details for National Financial Ombudsman Scheme South Africa (NFOSA)/ "NFO"</b>  (Amalgamation of Ombud for Short-term and Long-term Insurance)	<b>Johannesburg</b> 110 Oxford Rd, Houghton Estate, Johannesburg, Gauteng, 2198  <b>Cape Town</b> Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Western Province, 7700	Tel: 0860 800 900	Email: <a href="mailto:info@nfosa.co.za">info@nfosa.co.za</a> Web: <a href="http://www.nfosa.co.za">www.nfosa.co.za</a>
Contact Details for Financial Sector Conduct Authority	River Walk Office Park, Building B, 41 Matroosberg Road, Ashlea Gardens, Pretoria	Tel: 012 428 8000 Contact Centre: 0800 20 37 22	Email: <a href="mailto:info@fsca.co.za">info@fsca.co.za</a> Web: <a href="http://www.fsca.co.za">www.fsca.co.za</a>

# ACHIEVE GOALS

you've always wanted to reach. Contact us to chart your course!

**Quantum Ethics Financial Planning (Pty) Ltd**

Reg 2016/021998/07

FSP no 47565

68 Delta Park, 339 Piering Road, Elarduspark, 0181

Cell: (082) 386 5982

[advice@stella-aldred.co.za](mailto:advice@stella-aldred.co.za)

[www.stella-aldred.co.za](http://www.stella-aldred.co.za)