QUINTUS

WEALTH

Quintus Wealth provides **professional financial advice** and **coaching** to those who have the financial ability to create a better future and wealth for themselves and their family.

Quintus Wealth is a privately owned, independent financial services provider authorised to render financial services as a licensed Financial Services Provider (FSP number 49404) and as a member of the Medical Schemes Council (Accreditation number BR07). Both these licenses are available for inspection upon request.

Ms. Sigrid Madonko, is a Key Individual and Representative of Quintus Wealth, for purposes of advice, intermediary services and earns fees and commission as agreed with clients. Sigrid Madonko is a Certified Financial Planner® and a member of the Financial Planning Institute of South Africa. Her qualifications include a BA (Economics) and a Post Graduate Diploma in Financial Planning and she has 19 years experience in the Financial Services Industry.

TOGETHER WE WILL

DEFINE YOUR FUTURE

Create a picture of your ideal future

Together, we will explore what you would like your money to enable you to do. We will chat about how you would like to feel about your finances and what financial freedom looks like for you.

CHART YOUR COURSE

A unique integrated wealth management strategy

Our holistic, integrated financial planning process provides the foundation for long term wealth management. You will have clearly articulated and quantified objectives and strategies for achieving your well-defined, envisioned financial future.

STAY YOUR COURSE

Access to expert personal financial advice

We know your plan and personal and financial circumstances and ensure that expert advice is always at hand for all financial decisions. This saves time, protects you from making costly mistakes and aligns your choices with your planned financial destiny.

OUR FIVE KEY MILESTONES TO FINANCIAL WELLBEING


FOUNDATION FOR WEALTH


PROTECTING WEALTH


ACCUMULATING WEALTH


GROWING WEALTH


DISTRIBUTING WEALTH

THE RIGHT PARTNER FOR YOUR JOURNEY

INVESTED IN YOUR FUTURE BY USING VARIOUS DISCRETIONARY INVESTMENT MANAGERS

Quintus Wealth uses various discretionary investment managers (DIMs). These relationships support Quintus Wealth with research on investment planning, assistance with portfolio construction, appropriate fund selection, ongoing investment management, investment administration, investment reporting, training, and compliance with the requirements of legislation.

Sigrid Madonko, an authorised representative, has access to multi-managed investment portfolios and where appropriate, representatives may invest clients' capital into appropriate funds, which are all approved by and registered with the Financial Services Board of South Africa.

COMPREHENSIVE ETHICAL FINANCIAL COACHING

Quintus Wealth is a member of **Holistic Compliance Management Solutions**, which provides business support services such as compliance, practice management and technological support. Holistic Compliance Management Solutions enables Quintus Wealth to be compliant with FAIS legislative requirements ensuring that you are receiving the best advice whilst being afforded the protection and peace-of-mind of a properly managed financial advice practice.

LICENSE CATEGORIES

Quintus Wealth is authorised to provide advice and intermediary services in the following Category 1 categories:

Long-Term Insurance subcategory A, B1, B1-A, B2, B2-A, C, Short-Term Insurance Personal Lines, A, Retail Pension Benefits, Pension Funds Benefits, Participatory interests in a collective investment scheme, Health Service Benefits.

Quintus Wealth does not own more than **10%** shares in any product supplier and in the past twelve months, Quintus Wealth has received more than **30%** of total remuneration from Allan Gray and Discovery.

Quintus Wealth 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 adhoc invitations to local entertainment events. It is against Quintus Wealth policy to accept any invitations to incentive trips, or any other incentives that could jeopardise our objective when providing advice to clients.

Our **Conflict of Interest Management Policy** can be obtained by requesting it at **sigrid@quintuswealth.co.za**.

We confirm that we hold Professional Indemnity insurance cover

Financial Advisors of Quintus Wealth are remunerated for services in any or a combination of the following methods:

a. Statutory commission earned from the product companies as highlighted on all quotations for which we interact on your behalf.
b. Charging a fee for funds under management.
c. Charging you a fee for analyzing your financial needs and circumstances. Fees may also be levied for the maintenance and servicing of your business with us.

PRODUCT SUPPLIERS

Quintus Wealth has written authority to market the products of the following product suppliers and is accredited to market their products: Allan Gray, Ashburton, Capital International, Discovery Invest, Life, Health & Insure, FMI, JUST, Kaelo, Momentum Life, Old Mutual, PPS and Sanlam.

Compliance with the FAIS ACT is monitored by:

Holistic Compliance Management Solutions
Glenn Burjins
082 728 2694
gburjins@gmail.com

Confidentiality: Quintus Wealth is committed to protecting your personal information and undertakes to use it only for the purposes for which it was requested. Your personal information may be disclosed to DIMs for purposes of reporting and business continuity, all are contractually bound to confidentiality. Your personal information will not be provided to any other third party without your written consent, unless there is a legislative duty to disclose your personal information. Quintus Wealth further undertakes to treat your personal information as confidential in accordance with the Protection of Personal Information Act.

As an accountable institution **Quintus Wealth** is obliged in terms of the Financial Intelligence Centre Act (FICA) to verify clients' identities and report suspicious or unusual transactions to the authorities. In order for us to conduct any business, we will require the following information from you:

- A certified copy of your identity document
- A copy of your utility bill (not older than three months)
- Your SARS reference number on a SARS document
- Copy of bank statement (not older than three months)

Business address:	Mobile:	Office:	Email:	Website:
Quintus Way, The Vines, Constantia, 7806	083 679 3696 (Preferred)	021 712 4874	sigrid@quintuswealth.co.za	www.quintuswealth.co.za

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