



GROOM INVESTMENT CONSULTING CC

Principal member - Mr Brian Leonard Ivan Groom

B.ECON (STEL) 1986, ADV DIP INT'L TAX (IAS) 1997, AFP (FPI)

Member - Mrs Margaret Anne Groom

B.ARTS (UCT) 1983, HDE POST GRAD PRIM (UCT) 1984, POST GRAD SEC DIP (CAPE
TECHNIKON) 1986

Legal and contractual status

Groom Investment Consulting cc is a close corporation registered with the registrar of companies South Africa REG. NO. CK 1999 018575/23, VAT. NO. 4440182154, TAX. REF. NO. 9341/718/03/0. Groom Investment Consulting cc is involved in giving advice relating to the management of non-discretionary investment portfolios and is registered with the Financial Services Board as a financial services provider, FSP no. 13262.

This typically involves the review of existing portfolios in relation to the objectives, risk tolerance level, preferences and degree of sophistication of the investor. It also involves the construction, in consultation with the investor, of an appropriate portfolio, taking into consideration the appropriate currency, asset allocation and geographic requirements of the investor. Once the portfolio has been created it is then discussed and reviewed with the investor on an ongoing basis in order to achieve the agreed-upon objectives.

Brian Groom is a properly accredited and lawfully appointed intermediary of the following local and offshore product suppliers:

Local:

Allan Gray Unit Trust Management Limited	www.allangray.co.za
Coronation Fund Managers	www.coronation.co.za
Discovery Life, Discovery Invest & LISP	www.discovery.co.za
Glacier by Sanlam	www.glacier.co.za
Marriott	www.theincomespecialists.co.za
Investec Personal Investments	www.investecfunds.co.za
Nedgroup Investments	www.nedgroupinvestments.co.za
Stanlib	www.stanlib.com

Offshore:

Ashburton	www.ashburton.com
Aviva	www.avivafunds.com
Coronation	www.coronation.com
Franklin Templeton Investments	www.franklintempleton.co.za
Glacier International	www.glacier.co.za
Invesco	www.invesco.co.za
Investec	www.investecfunds.com
Lloyds TSB	www.lloydstsb-offshore.com
Marriott	www.marriott.co.za
Nedgroup Investments (IOM) Limited	www.nedgroupinvestments.com
Old Mutual International	www.oldmutualinternational.com
Orbis	www.orbisfunds.com
Sarasin	www.sarasin.co.uk

Currently a figure in excess of 30% of Groom Investment Consulting cc's recurring commission is paid by NIB International.

Fees

In the event that a fee is negotiated between the client and Groom Investment Consulting cc, such fee shall be disclosed in full to the client prior to being levied. Our consultation fee rate is R500-00 per hour. The first consultation shall not attract a fee.

Annual service fees may also be agreed between the client and Groom Investment Consulting cc. These fees may include a R2,000-00 annual service fee which may be leviable upfront or pro-rata after each half-annual or quarterly meeting.

Financial services for which authorised

Groom Investment Consulting cc has been authorised by the Financial Services Board to provide financial advice and intermediary services in respect of the following investment products:

Long term Insurance: Category A
Long term Insurance: Category B
Long term Insurance: Category C
Retail Pension Benefits
Pension Fund Benefits (excluding retail)
Securities and Instruments: Money Market Instruments
Participatory Interests in Collective Investment Schemes

He has also satisfied all requirements of and pledged to abide by The Financial Planning Institute of South Africa's Code of Conduct and practise standards and has been accepted as an associate of the Financial Planning Institute of South Africa (FPI).

Professional Indemnity

The services offered by Groom Investment Consulting cc (as performed by Brian Groom) are covered (up to a specific limit) by professional indemnity insurance in South Africa.

Compliance Function

Brian Groom performs these functions as he is the sole key individual at Groom Investment Consulting cc

Complaint resolution system and procedures

In the case where you feel it necessary to lodge a complaint, please communicate such grievance in written form to: Groom Investment Consulting cc, P O Box 416, Edgemead, 7407. Copies of such correspondence may also be sent direct to the relevant authorities.

Financial Services provider Ombud – Noluntu Bam, Tel. 0860 324 766, Fax. 012-348 3447, Postal address: P O Box 74571, Lynnwoodridge, 7735, info@faisombud.co.za, www.faisombud.co.za
Financial Services Board - P O Box 35655, Menlo Park, 0102.

Signing of incomplete documents

You are hereby advised and cautioned that no person acting on behalf of the provider may in the course of the rendering of a financial service request you to sign any written or printed form or document unless all details required to be inserted thereon by you or on your behalf have already been inserted.