ALPHAWEALTH

Representative Disclosure Form

James Gilfillan

It is hereby confirmed that **James Gilfillan** is employed by Alphawealth (Pty) Ltd on a full-time basis as an authorised representative and that Alphawealth accepts responsibility for those activities of the representative performed within the scope of his or her employment. It is further confirmed that the license categories listed below are the categories that **James** is authorised under FAIS and the cross indicates which license category the representative named above is authorised for:

Category	Sub Category	**Category Description**	Advice	Intermediary Other	Services Under Supervision
1	3	Long-Term Insurance subcategory B1	X		
1	20	Long-term insurance subcategory B2	X		
1	21	Long-term Insurance subcategory B2-A	X		
1	22	Long-term Insurance subcategory B1-A	X		
1	26	Participatory interest in a hedge fund	X		
1	4	Long-Term Insurance subcategory C	X		
1	5	Retail Pension Benefits	X		
1	7	Pension Funds Benefits	X		
1	8	Shares	X		
1	9	Money market instruments	X		
1	10	Debentures and securitised debt	X		
1	11	Warrants, certificates and other instruments	X		
1	12	Bonds	X		
1	13	Derivative instruments	X		
1	14	Participatory interests in a collective investment scheme	X		
1	17	Long-term Deposits	X		
1	18	Short-term Deposits	X		
2	1	Long-term Insurance subcategory B1		X	
2	20	Participatory interest in a hedge fund		X	
2	2	Long-term Insurance subcategory C		X	
2	3	Retail Pension Benefits		X	
2	4	Pension Funds Benefits		X	
2	5	Shares		X	
2	6	Money market instruments		X	
2	7	Debentures and securitised debt		X	
2	8	Warrants, certificates and other instruments		X	
2	9	Bonds		X	
2	10	Derivative instruments		X	
2	11	Participatory interests in one or more collective investment schemes		X	
2	13	Long-term Deposits		X	
2	14	Short-term Deposits		X	
2	15	Long-term insurance subcatory B2		X	
20	99	General Category IIA experience		X	

Where the representative is rendering services under supervision, the Key Individual/s accept responsibility for the representative's actions.

- AlphaWealth (Pty) Ltd holds professional indemnity insurance underwritten by Southern Cross Risk Management (Pty) Ltd.
- Neither the representative, nor the FSP, owns more than 10% of issued shares directly or indirectly of any Life Assurer or Product Provider, or is an associated company of any life assurer or product provider.
- Neither the representative, nor the FSP has received more than 30% of my total commission and remuneration from any one assurer within the past 12 months.
- Neither the Representative, nor the FSP receives any non-cash incentives from any product supplier nor are there any personal interests that may give rise to a conflict of interest. For further information, please refer to our Conflicts of Interest Policy, which is a public document available for inspection at our offices.

Compliance: Masthead Compliance (Pty) Ltd is the FSP's compliance practice on record and is represented by: Ryno Volschenk.
Masthead Compliance can be contacted at: 1st Floor, Park Terraces, Golf Park, Mowbray, 7405; Tel: 021 686 3588; www.masthead.co.za

Confidentiality: All information obtained or acquired from you shall remain confidential unless you provide written consent, or unless Alphawealth is required by law to disclose such information. We commit to treating your personal information strictly confidential and will take appropriate technical and organizational measures to ensure that your personal information is kept secure and protected against unauthorized or unlawful processing, accidental loss, destruction and damage, alteration, disclosure or access. Please refer to our Privacy Policy on our website www.alphawealth.co.za