FINANCIAL & CORPORATE SERVICES

CK1989/007583/23
FSP5481

EX DIVERSITATE VIRES

ABOUT

Company Ethos: - "You have to look in the mirror every day of your life and have to answer to yourself and to your God. Therefore, at all times you will put the Client's needs above your own. The Client comes First"

Financial & Corporate Services - (FCS) was established in 1989 by its founder Rob Santini (link to RS CV). Despite excelling as a Sanlam Agent between 1986 and 1989, he believed the move to be justified to ensure Clients were offered an un-biased selection of top Assurance Companies.

Hence the Logo - "Ex Diversitate Vires" – "Strength from Diversity".

FCS is a registered financial services provider with the Financial Sector Conduct Authority – FSCA FSP5481
https://www.fsca.co.za/Pages/lDefault.aspx Their website will give you a breakdown of what FCS is licenced for.
https://www.fsca.co.za/Fais/Search_FSP.htm

FCS is licenced to sell the following products:

➢ Long-Term Insurance subcategory A	➢ Short-term Insurance Personal Lines A1
➢ Short-Term Insurance Personal Lines	➢ Long-Term Insurance subcategory C
➢ Long-Term Insurance subcategory B1	➢ Retail Pension Benefits
➢ Long-term insurance subcategory B2	➢ Short-Term Insurance Commercial Lines
➢ Long-term Insurance subcategory B2-A	➢ Pension Funds Benefits
➢ Long-term Insurance subcategory B1-A	➢ Participatory interests in a collective investment scheme

Products offered can be broadly categorised as follows:

A. Personal Category

- Life Cover: - *inter alia* – life, capital disability, severe illness, income protection etc.
- Life underwritten investments: - *inter alia* Retirement Annuities (RA) Endowments, annuities.
- LISP investments: - (Linked Investment Service Provider) - unitised investments – RA, living annuities etc. Both offshore and local.
- Collective Investments: - Unit Trusts.
- General investment advice pertaining to trusts, banking and business investments.
- Short Term Insurance - household, personal effects and vehicle cover.
- Setting up Last Will & Testaments.

B. Business Category

- Business Assurance: - *inter alia* - partnership and keyman cover. This incorporates the setting up of complex and detailed legal partnership agreements.
- Valuation of business: - i.e. establishing fair market value of the business.
- Business Short Term Insurance: - protection of loss of assets and liability cover.

C. Corporate Category

- Group Life Cover: - *inter alia* – life, capital disability, severe illness, income protection etc. (*taken out by an Employer to cover Employees*)
- Group Retirement Benefits: - pension – provident fund investment whereby both Employer and Employee can contribute funds towards the Employee's retirement benefits.

Over the last 34 years since its inception in 1989, FCS has represented the following companies:

FCS Companies utilised	Products offered	Current Status
Sanlam	Life Cover, Life Investments	**Preferred provider: -** Solid track record, competitive rates, good relationship with head underwriters which result in speedy and equitable results.
Sanlam Glacier	LISP products	**Preferred provider**: - Great service - very low fees. Both local and international.
Old Mutual	Life Cover, Life Investments	**Preferred provider: -** Solid track record, competitive rates in certain categories.
Old Mutual Wealth	LISP products	**Preferred provider**: - Good service - low fees. Both local and international.
Discovery Life	Life Cover, Life Investments	**Preferred provider: -** Innovative company which integrates all products across the entire spectrum, inter alia, medical aid, life, investment, banking and short term. FCS classifies this company as possibly the best in the business and equally the worst. Depends entirely on Client profile and performance.
Discovery Invest	LISP products	**Preferred provider: -** As per its Life division Discovery Invest it is extremely innovative and exciting. Unfortunately, FCS also classifies this company as possibly the best and equally the worst. Depends entirely on Client profile.
Professional Provident Society (PPS)	Life Cover (Only for degreed professionals)	**Preferred provider: -** Solid track record, competitive rates, good relationship with head underwriters which result in speedy and equitable results. A no-brainer for any Professional person.

Allan Gray	LISP products and Unit Trusts	**Preferred provider**: - Good service - low fees. Both local and international.
Coronation	LISP products and Unit Trusts	**Preferred provider**: - Good service - low fees. Both local and international.
Group Schemes	GLA / Pension	Sanlam, Old Mutual & Discovery. All have excellent products.
Short Term Insurance	Personal and Business lines	FCS works with B-Sure Brokerage that specialises in short term and can offer a broad selection of short-term underwriters.
Past Assurance Companies	No longer in RSA	Southern Life - Norwich
Companies FCS could deal with but chooses not to at present	Liberty Life, Momentum, Hollard	FCS chooses not to deal with these companies partly because their products do not offer anything better or more competitive than above listed and partly because of past poor service or current poor service as experienced by FCS Clients.
Companies FCS would not be seen dead with	ABC XYZ Life	Any company that advertises instant "Cover" no questions asked - etc. Pure utter rubbish.

FCS's Ethos warrants being repeated, viz:-

"You have to look in the mirror every day of your life and have to answer to yourself and to your God. Therefore, at all times you will put the Client's needs above your own. The Client comes First"

Regards

Rob Santini