



Syner-G Wealth
Providing for Your Financial Security

Gary Hedger Financial Services CC

CK No. 2001/020346/23

T/A Syner-G Wealth

Licensed Financial Services Provider: FSB Licence No. 14597

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Estate Planning - Retirement Planning - Education Planning - Investment Planning - Disability Planning

Income Protection - Personal Income Tax - Wills - Health Care - Personal Asset Insurance

DISCLOSURE DOCUMENT



Member: G.W Hedger **CERTIFIED FINANCIAL PLANNER** ®

Our Value Proposition

It is our intention to provide our clients with **professional and reliable financial security**. We offer peace of mind to both you and your dependants, that the wealth you create will be protected and preserved with the following areas of a financial plan covered:

- Ensuring that you have the most appropriate death, disability and dread disease cover.
- Helping you find an investment or savings vehicle that will meet your needs
- Finding a suitable medical aid that offers value for your contributions you are prepared to pay
- Protecting your Personal Assets and Estate and preserving your wealth through Will and Trust drafting and reviews
- Protecting your Business interests with various agreements (buy and sell; key-man; Debt protection)
- Ensuring Staff retention and contentment with Pension and Provident Funds and Group Risk Schemes
- Protecting your income before retirement if lost through illness or injury and
- Through retirement with appropriate Investment and Asset selection to sustain income needs and preserve capital
- Ensuring investments meet your needs and structured to suit your risk profile
- Through agreements with associates, short term cover for your assets can also be arranged or reviewed.

Furthermore, this document serves to provide you, the client, with the information on the financial service provider as required in terms of the Financial Advisory and Intermediary Services Act (Act 37 of 2002), and you must be provided with a written copy of this document within 30 days.

1. The above brokerage, **Syner-G Wealth**, is an authorised Financial Services Provider (FSP) with license number FSP **14597**. A copy of the license is available and displayed at the business address stipulated above/below. Apart from the general exemptions published, no exemptions, conditions or restrictions are applicable to the licence.
2. The FSP does have the necessary Professional Indemnity Insurance as required. This is administered by Snyman and Van Der Vyver Financial Services, a product offered under the auspices of Masthead Distribution Services (Pty) Ltd
3. The FSP is an independent financial services provider and has contracts with the following Product Providers:
Medical Schemes: Fedhealth, Bonitas, Momentum Health and Discovery Health
Long-Term Insurance: Momentum, Sanlam, Old Mutual, Discovery Life, Liberty, FMI (Bidvest) and Hollard.
Short-Term Insurance: Discovery Insure. Alexander Forbes/Momentum Insure, TIC (*Travel Insurance*)
GAP Cover Insurance: Stratum, Zest Life and Sanlam
Pension Benefits: Sanlam
Investments: Glacier, Allan Gray, Investec, Coronation, Stanlib, Momentum, Fedgroup and Old Mutual Wealth,
4. The Company earns remuneration based on the commission paid by the product provider concerned. Commission is calculated according to the commission scale applicable to financial advisers, and is specified in the documentation provided
5. Fees are also charged for the services rendered as specified in terms of the documentation provided. These include, but are not limited to, services such as:
 - Will drafting
 - Assistance with processing of deceased Estates
 - Personal Income Tax advice/E-Filing
6. The FSP is authorised to provide financial advice and intermediary services on Category I, being:
 - Long-Term Insurance: Subcategory A
 - Long-Term Insurance: Subcategory B1
 - Long-Term Insurance: Subcategory C
 - Long-Term Insurance: Subcategory B2-A
 - Long-Term Insurance: Subcategory B1-A
 - Short-Term Insurance: Personal Lines
 - Short-Term Insurance: Subcategory Personal Lines A1
 - Retail Pension Benefits
 - Pension Fund Benefits
 - Shares
 - Money Market Instruments
 - Participatory Interests in Collective Investment Schemes
 - Foreign Currency denominated Investment Instruments
 - Health Service Benefits
 - Long-Term Deposits
 - Short-Term Deposits

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7. The Financial Service Provider does not hold more than 10% shares in any product supplier. The FSP received more than 30% of total annual remuneration this previous year from the following product suppliers:
 - Sanlam/Glacier
8. At **Gary Hedger Financial Services CC, t/a Syner-G Wealth**, we strive to render services and provide advice to our clients that are in their best interest, and to avoid any possible conflict of interest that may arise. To this end we have adopted a conflict of interest management policy as required in terms of the current legislation. A copy of this policy is available for your perusal at our offices. We have a structured complaint system. Should you have any complaints about the Company or any of its personnel, please contact our complaints department.
9. **Gary Hedger Financial Services CC, t/a Syner-G Wealth** has the necessary controls and procedures in place to ensure that the Key Individual and only representative, Gary Hedger, complies with the prescribed FAIS Fit & Proper requirements.
10. **Gary Hedger Financial Services CC, t/a Syner-G Wealth** is an Accountable Institution under law and as such is obliged, under the Financial Intelligence Centre Act (FICA), to report suspicious and unusual transactions that may facilitate money laundering to the authorities
11. The representative, **Gary Hedger**, is an independent contractor and has been authorised to act as a duly authorised representative of **Gary Hedger Financial Services CC, t/a Syner-G Wealth**, FSP no: **14597** who accepts responsibility for the services rendered in terms of this appointment. Furthermore, the representative complies with the fit and proper requirements as defined in the FAIS Act and is not rendering services under supervision as defined.
12. **Gary Hedger** has a Post-Graduate Diploma in Financial Planning and is a Certified member of the Financial Planning Institute, has 30 years' experience in the industry, an NQF 7 and has written and passed the Level 1 and 5 Regulatory Exams
13. Gary Hedger is accredited to offer advice in Categories and Class of Business as follows:
 - Long-Term Insurance: Subcategory A
 - Long-Term Insurance: Subcategory B1
 - Long-Term Insurance: Subcategory C
 - Long-Term Insurance: Subcategory B2-A
 - Long-Term Insurance: Subcategory B1-A
 - Retail Pension Benefits
 - Pension Fund Benefits
 - Shares
 - Money Market Instruments
 - Participatory Interests in Collective Investment Schemes
 - Long-Term Deposits
 - Short-Term Deposits
 - Short-Term Insurance: Personal Lines
 - Short-Term Insurance: Subcategory Personal Lines A1
 - Foreign Currency denominated Investment Instruments
 - Health Service Benefits
14. **Gary Hedger Financial Services CC, t/a Syner-G Wealth** is also a proud member of the Masthead Financial Advisors Association, which provides services such as Compliance, Practice Management and Technology support. This support helps to provide you, the client, with more professional and improved service and enhanced support
15. An association with Alexander Forbes has been established to refer clients for short term cover required on their personal and business assets.
16. No advice or services will be rendered or offered under the following areas:
 - Financial Accounting/bookkeeping
 - Share Portfolio and direct Asset Class/Fund Management
 - Trading in Foreign Exchange
 - Property Syndication
 - Business asset protection – Short Term Insurance: Commercial Lines
17. We wish to advise that all information obtained or acquired about you shall remain confidential unless you provide written consent, or unless we are required by any law, to disclose such information

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Complaints department:

Gary Hedger Financial Services CC
P.O. Box 890,
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Tel: +27(0)43-740 2396

Particulars of our Compliance / Information Officer:

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Particulars of the Financial Services Board:

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Tel: (012) 428 800
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Particulars of Ombud for Financial Services Providers:

P.O. Box 74571,
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