

Disclosure Document

This serves as a disclosure of our latest information.

Section 1 Your Financial Advisors Information

Andreas is a representative of Network Trust and satisfies the FAIS Fit and Proper requirements as prescribed by the FAIS Act and other subordinate legislation.

Name	Pavlos Georghiou Christoforou	ID Number	7811175122087
Cell Number	082 786 4782	E-mail Address	paul@networktrust.co.za

Section 2 Your Financial Services Provider Information

Name	NT Financial Advisors CC T/As Network Trust	FSP License No:	40231 – A copy is available on request
Head Office:	29 6th Street Parkhurst 2193	Postal Address:	29 6th Street Parkhurst 2193
Tel:	011 477 7777 / 9074	WhatsApp:	071 480 4228
Email:	service@networktrust.co.za	Website:	www.networktrust.co.za

Section 3 The Contractual Relationship Between Your Advisor and Your Financial Services Provider

1. A service contract exists between Network Trust and Andreas, authorizing him to represent Network Trust.
2. Andreas is responsible for his own activities/actions.
3. Andreas has a contractual relationship and is remunerated by the following companies.
*more than 30% of Andreas total remuneration in the last twelve months was paid by this company.

Brightrock	165 West Street, Sandown, Sandton, 2031	service@brightrock.co.za	0860 00 77 44
Discovery	1 Discovery Place, Sandhurst, Sandton, 2196	info@discovery.co.za	0860 99 88 77
Hollard	22 Oxford Road, Parktown, Johannesburg, 2193	customerservice@hollard.co.za	011 351 5000
Liberty Life	1 Ameshoff St, Braamfontein, Johannesburg, 200	info@liberty.co.za	0860 45 67 89
Momentum*	268 West Avenue, Centurion, 0157	client@momentum.co.za	012 671 8911
Old Mutual	107 Rivonia Road, Sandown, Sandton, 2146	client@oldmutual.co.za	0860 50 60 70
Old Mutual Insure*	St Andrews Road, Parktown, Johannesburg, 2193	callmf@mf.co.za	0860 63 73 73
PPS	6 Anerley Road, Parktown, JHB	info@pps.co.za	011 644 4200
Santam*	11 Alice Lane, Sandhurst, Sandton, 2196	info@santam.co.za	011 912 8000



4. Network Trusts Conflict of Interests management policy is available on our website.
5. Judgment is exercised objectively by Andreas when recommending products from the above Product Suppliers.
6. When different Products, Product Suppliers, Providers or Representatives are compared, the comparison will be made clear. Andreas will not give inaccurate, unfair, or unsubstantial criticism/favour of any Financial Product, Product Supplier, or representative.
7. As required by legislation, we keep an updated disclosure register. This register details all financial and ownership interests that Andreas or Network Trust may become entitled to. It lists the business relationships that we have with the Product Suppliers and ensures transparency in our dealing with you. You may request a copy of this for inspection at any time.
8. Neither Network Trust nor Andreas hold more than a 10% share in any of the abovementioned product suppliers.

Section 4 Financial Planning Services and Products We Are Authorised to Engage In

Financial planning is a process that evaluates your current financial position against your financial needs, goals, and objectives. Andreas is qualified to and actively providing advice and intermediary services in the following areas since July 2004.

Risk Planning (Death, Disability, Illness, Income Protector)

Estate Planning

Retirement Planning

Health Products (Hospital Plans, Medical Aids)

Investment Products (Endowments, Investments, Tax Free Savings, RA's)

Group Schemes (Medical, Provident Funds, Pension Funds)

Personal Short-Term Insurance (Car & Home, GAP Cover)

Commercial Short-Term Insurance

Andreas may only recommend products from suppliers mentioned in Section 3 of this document. A product supplier means a company or division that issues financial products under a regulatory authority. These products are risk benefits, savings, investments, retirement funds, linked investments (unit trusts), short-term insurance, healthcare, wills, and trusts.

Section 5 License Categories

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| 1.1 Long-Term Insurance: Category A | 1.6 Short-Term Insurance: Commercial Lines |
| 1.2 Short-Term Insurance: Personal Lines | 1.16 Health Service Benefits |
| 1.3 Long-Term Insurance: Category B1 | 1.7 Pension Fund Benefits (excluding Retail Pension Benefits) |
| 1.4 Long-Term Insurance: Category C | 1.14 Participatory Interests in Collective Investment Schemes |
| 1.5 Retail Pension Benefits | |



Section 6 Professional Indemnity Insurance

Andreas is insured for claims against him, arising from professional negligence, errors, and omissions.

Section 7 Our External Compliance Department

Compliance Officers

Chameleon Compliance

083 297 1416

Email judy@chameleoncompliance.co.za

Section 8 Client Contact

Andreas will act **honorably and professionally** while considering your needs. When he requests a meeting with you, he will explain what it is for at the same time, and he will provide any necessary disclosures.

Section 9 Complaints Resolution Process

Network Trust maintains a complaints resolution policy for instances where we have not been able to resolve your issue to your satisfaction. To initiate the process, please submit your complaint in writing to us via email on complaints@networktrust.co.za