

Disclosures

We are an independent financial service provider licensed by the Financial Sector Conduct Authority.

Investing For Tomorrow is a non-mandated advisory and intermediary service provider, who utilises four investment and insurance administrators - Allan Gray, Momentum, Ninety-One and Old Mutual.

Investing For Tomorrow is a licensed Category I Financial Service Provider (FSP). We are authorised for the following product categories under our Financial Services Provider License (FSP number – 20012):

Category	Sub-Category
1	3 – Long-Term Insurance subcategory B1
1	4 – Long-Term Insurance subcategory C
1	5 – Retail Pension Benefits
1	7 – Pension Funds Benefits
1	14 – Participatory interests in a collective investment scheme
1	17 –Long-term Deposits
1	18 –Short-term Deposits
1	20 – Long-term insurance subcategory B2
1	21 – Long-term Insurance subcategory B2-A
1	22 – Long-term Insurance subcategory B1-A
1	24– Structured Deposits
1	26 –Participatory interest in a hedge fund

We have Professional Indemnity Insurance cover of R3 Million.

We do earn more than 30% of our total advisor fees from Allan Gray and Ninety-One respectively.

Investing For Tomorrow is an accountable institution for purposes of FICA:

- We are required to identify prospective clients, verify their information, and maintain records of the relevant documentation.
- Additionally, we are obligated to report any suspicious or unusual transactions that may be associated with money laundering or the financing of terrorism.

Please note: We are not authorized to collect premiums on behalf on any investment provider and/or Insurer.

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