

# CONFLICT OF INTEREST

FOSTER WEALTH MANAGEMENT FSP 659

Foster Wealth prides itself on its honesty and integrity.

We aim to achieve the highest level of conduct in all our business dealings.

We do not earn any commissions and we do not receive or accept any gifts from any of our business associates.

We will ensure that you, as a client, understand our process fully and in particular understand your relationship with our administration platform, our model portfolio system and what our fund aims to achieve for you.

All the fees that we charge are fully disclosed in the mandate that we enter into with each client and also appear on our monthly client statements.

Our aim is to be the most passionate, transparent Wealth Management Company in South Africa, with solid investment performance and absolute devotion to our clients.

We do not own shares in the companies that manage the underlying funds in our fund nor do we own shares in the company that runs our administration platform.

We therefore do not anticipate any conflict of interest in any of our business relationships, but should a conflict of interest arise, we will put our clients' interests before ours.

We have negotiated fee rebates from some of the underlying funds in our fund and these rebates are added to our clients' investments.

