

**Fairbairn Consult (Pty) Ltd**  
An AUTHORISED FINANCIAL SERVICES PROVIDER Licence No. 9328  
"the FSP"

SERVICE ARRANGEMENT

**entered into between**

**Veschini Maharaj**

**(Fairbairn Consult, "the Planner")**

**And**

.....  
**("the Client")**

**1. Client confidentiality**

The Planner and the FSP acknowledge that they will treat all information always received from the Client with utmost confidentiality.

**2. Service Arrangement**

2.1. FSP **does not** and **will not** render advice or services to the Client in the following areas:

Financial Accounting, Fund Management, Trading in foreign exchange, Investments in Property Syndication, Telephonic advice without consultation.

2.2. The parties agree to financial advice and/or intermediary services as referred to in the service arrangement.

**3. Client agrees to:**

3.1. Furnish the FSP with all information required by the FSP to perform the agreed Services, within a reasonable period.

3.2. Inform the FSP of any changes in the Client's circumstances, which information might effect a change in the Client's financial plan or portfolio.

**4. Termination**

The Planner appointment shall remain in force until terminated by either party on giving the other party 30 days' written notice of termination. It shall not be required of such party to furnish reasons for the termination.

**5. Review**

The parties agree that service provided, or product purchased shall be reviewed annually, unless a more regular review is specifically requested by the Client. Furthermore, the review will enable the parties to identify any additional financial planning needs of the Client where appropriate.

**Next Proposed Appointment Date:** \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

**Signed at** \_\_\_\_\_ **on the** \_\_\_\_\_ **day of** \_\_\_\_\_ **20** \_\_\_\_\_

.....  
**Client**

.....  
**FSP as represented by the Planner**

Fairbairn Consult (Proprietary) Limited Reg No: 2015/036102/07  
Licensed Financial Services Provider  
Jayendra Naidoo (Chairman), Jaco Gouws, Blessing Utete and Guy Holwill (CEO)

SERVICES OFFERED	VALUE PROPOSITION	Holistic Advice <sup>(a)</sup>	Limited Advice <sup>(b)</sup>	Product Advice <sup>(c)</sup>
<b>Death Planning</b>	Making provision, on <b>death</b> , to pay for debts, provide for an income and/or for any other payment required on death (e.g. bequest) <b>Remuneration agreed on:</b> Commission Time based Fee			
<b>Disability Planning</b>	Making provision, on <b>disability</b> , to pay for debts, provide for an income and/or for any other payment required on disability <b>Remuneration agreed on:</b> Commission Time based Fee			
<b>Severe Illness Planning</b>	Making provision, on <b>severe illness</b> , to pay for debts, provide for an income and/or for any other payment required as a result of suffering from a severe illness: <b>Remuneration agreed on:</b> Commission Time based Fee			
<b>Retirement Planning</b>	Make sufficient provision for pre-retirement e.g. capital provision: <b>Remuneration agreed on:</b> Commission Asset Based Fee Time based Fee			
<b>Retirement Income Planning</b>	Assist the Client maximise post-retirement income and protect the capital providing the income, where applicable. <b>Remuneration agreed on:</b> Commission Asset Based Fee Time based Fee			
<b>Investment Planning</b>	Make sufficient provision for a specific capital need other than for retirement such as for education, overseas holiday etc. <b>Remuneration agreed on:</b> Commission Asset Based Fee Time based Fee			
<b>Estate Planning</b>	This service will include determining the position of the estate at death, making provision for the estate's liquidity requirements, formulating and implementing plans for the reduction of estate tax. <b>Remuneration agreed on:</b> Commission Time based Fee			
<b>Tax</b>	Providing the necessary advice on tax related matters relevant to your portfolio. <b>Remuneration agreed on:</b> Fixed Fee; R.....			
<b>Medical Aid</b>	Make sufficient provision to cover medical costs e.g. major medical, chronic, day-to-day costs etc.: <b>Remuneration agreed on:</b> Commission			
<b>Short Term</b>	Make sufficient provision for the protection of both personal and business related assets against theft, damage or liability: <b>Remuneration agreed on:</b> Commission			

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Drafting of Wills	Ensuring that your wishes are respected on your death. <b>Remuneration agreed on:</b> Percentage of Executors remuneration %..... 	
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- (a)** This service will provide a **holistic** view of the **Client's personal financial planning requirements** that will include: assisting Client to set clear and achievable financial objectives and goals; determining shortfalls in existing cover and assisting the Client to make informed decisions, implementing such decisions and review of these agreed plans on a regular basis.
- (b)** This service will be **specific** to the **Client's stated objective** and will include: assisting Client to set clear and achievable financial objectives and goals; determining shortfalls in existing cover and assisting the Client to make informed decisions, implementing such decisions and review of these agreed plans on a regular basis.
- (c)** The Client does not require any planning services and has **identified his/her own objectives, needs and shortfalls** and wishes the FSP to merely facilitate the purchase of a product suitable to such needs and objectives. As this is a limited services, the Client is referred to the Risk Warning for Limited Advice in the record of advice: