



# ALEXANDER BABICH & ASSOCIATES

## Introduction & Disclosure Document

This document is provided in adherence to the General Code of Conduct for  
Financial Services Providers and Representatives  
(Government Gazette 25299 of 8 August 2003)  
Section 15 and 16 of the Financial Advisory and Intermediary Services Act, 2002

(Act no. 37 of 2002)

*(This document does not form part of any Insurance, Health Service Benefits or other Financial Services Contracts)*

### LETTER OF INTRODUCTION

In complying with the FAIS legislation, I would like to bring the following information to your attention:

Personal Information			
Full Names	Alexander Babich	Designation:	Managing Director  Financial Service Provider

### Business Details:

Business Name	Alexander Babich & Associates (Pty) Ltd	Registration Number	99/04121/07
Trading as	Alexander Babich & Associates (Pty) Ltd	FSB Licence Number	FSP 282
Tel Number	0861 77 77 11	Fax Number	0861 77 77 12
Cell phone	082 490 2734	E-Mail	alex@alexanderbabich.co.za
Physical Address	59 Woodlands Avenue, Hurlingham Office Park, Block B, 1St Floor, Hurlingham, 2196		
Postal Address	PO Box 786747, Sandton, 2146		
Type of FSP	Company with one approved key individual and no representatives	Compliance Officer required	No

I am an authorised financial services provider mandated by Alexander Babich & Associates Pty (Ltd), an authorised financial services provider, which accepts responsibility for my activities and is, licensed to render financial services. A copy of the licence, which contains details of the financial services I am authorised to provide, as well as any exemptions, is available for inspection on request.

I have been providing financial advice and intermediary services since 1991 in the following areas of financial planning: **Retirement and Investment Planning, Employee Benefits, Risk Cover and Healthcare.**

My brokerage has written authority to market the products of the following companies and insurers and I am accredited to market their products:

Allan Gray	Coronation	Discovery	Hollard
Investec	Liberty	Marriott	Momentum
Old Mutual	Prime	Prudential	PSG
Sanlam	Stanlib	All registered unit trusts	Share Portfolio

I received more than 30% of my last year's commission and remuneration from the following investment platforms namely: Momentum and Allan Gray.

I do not hold any shares issued by any insurer.

My brokerage is not an associated company of a particular insurer.

I am remunerated for my services by being paid commission and/or by charging fees as follows:

Between R500 to R1 000 per hour. (Alexander Babich & Associates may waive either commission or fee or combination of both depending on type and size of investment/deal). Furthermore certain product providers and fund managers remunerate Alexander Babich & Associates (Pty) Ltd via agreed fee or commission sharing agreements. These are highlighted in quotes provided, proposals or fund manager fund fact sheets.

Typically ongoing fees of approximately 0.25% p.a. to 0.9% p.a. (excluding VAT) of assets managed apply depending on product and fund manager selected and size of investment.

For further clarity each client will be given fund fact sheets where the total expense ratios (TER'S) and other related fees/commissions are detailed. These fund fact sheets will be updated when an annual review or investment schedule is requested.

**Note:**

Certain Prime funds pay additional advisory fees at between 0.2% to 0.4% p.a. of assets for additional advisory and consulting work as per fund fact sheets. Institutional pricing is negotiable depending on fund size. A conflict of interest policy for Prime is in place, available on request.

I do hold professional indemnity insurance.

Alexander Babich & Associates (Pty) Ltd holds a Category 1 license with the FSB.

In the event that you are dissatisfied with any aspect of my service, you should address your complaint in writing to Alexander Babich & Associates Pty (Ltd) at the above address. A copy of my Complaints Policy is available on request.

A copy of the Statutory Notice for Long Term Insurance will be furnished if required by you.