

STATEMENT ON CONFLICTS OF INTEREST

The management of Brolink herewith accepts the company's responsibilities conferred by the Financial Advisory and Intermediary Services Act and Code as well as its general obligation to transact with clients, potential clients and the general public in an open and transparent manner.

In order to protect the interests of clients the company's stated Policy on Conflicts of Interest sets out to achieve:

- the identification of circumstances which may give rise to actual or potential conflicts of interest entailing material risk of damage to client interests;
- the establishment of appropriate structures and systems to manage any such conflicts; and
- the maintenance of systems to prevent damage to the interests of stakeholders through identified conflicts of interest.

The following control measures were adopted:

- All representatives and employees have to ensure that the legally required disclosures are made in all instances, in the prescribed format and in a timely manner.
- Brolink only receive fees authorised in terms of applicable legislation and at rates prescribed in law.
- All gifts and other benefits given and received are entered into the relevant registers. Such registers are open to stakeholders for perusal.
- Any actual or potential conflict of interest must be disclosed to management and will be dealt with in accordance with the policy prescripts.

Brolink in identifying actual, potential or perceived conflicts of interest set up a matrix of such potential conflict situations. Attached to this document are two disclosure documents that set out potential conflicts and the manner of managing such potential or perceived conflicts of interest:

- For the Santam shareholding risk disclosure [click here](#);
- For other conflicts risk disclosures [click here](#).

The complete policy is available for perusal by business partners, insurers, clients and potential clients at the Brolink offices. Stakeholders may also request electronic copies from company management.