

# CONFLICT OF INTEREST

FOSTER PRIVATE CLIENTS FSP 46928

Foster Private Clients prides itself on its honesty and integrity.

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

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 our house view funds and what we as a financial planning business aim to achieve for you.

All the fees that we charge are fully disclosed in our fee schedule and service level agreement that we enter into with each client.

Our aim is to be the most passionate, transparent Financial Planning Company in South Africa, with solid results and absolute devotion to our clients.

We do not own shares in the companies that we use as product solutions.

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.

