



Whistleblowing Policy

Applicable to Financial Services Provider acting as Category I and II Financial Services Provider in terms of the Financial Advisory and Intermediary Services Act Implemented for:

WEALTH ASSOCIATES SOUTH AFRICA (PTY) LTD AND ITS SUBSIDIARIES
(Hereinafter collectively referred to as the Wealth Associates Group) OR NAMED AS FOLLOWS:

1. Wealth Associates Risk N-Sure Advisors (Pty) Ltd FSP 14224
2. Wealth Associates Central (Pty) Ltd FSP 13953
3. Wealth Associates AJM (Pty) Ltd FSP 5588
4. Wealth Associates Bespoke Solutions (Pty) Ltd FSP 6523
5. Wealth Associates Asset Management (Pty) Ltd FSP 21018
6. Wealth Associates Financial Advisors (Pty) Ltd FSP 45922
7. Wealth Associates Fiduciary Services (Pty) Ltd
8. Wealth Associates Sales Partners (Pty) Ltd (Hereinafter individually referred to by name or FSP)

A subsidiary of WEALTH ASSOCIATES SOUTH AFRICA (PTY) LTD (hereinafter referred to by name or as "Group").

DECLARATION OF IMPLEMENTATION AND COMPLIANCE

I, the undersigned, being the Managing Director of the Group, hereby declare as follows:

- I have made myself aware of the contents of this document
- I will ensure that the processes herein contained are implemented in our business
- I will ensure that all staff in our business are trained on the aspects and importance of the protection of personal information as condensed in this document
- I will ensure that this document is updated and reviewed on at least an annual basis.

Marc du Plooy
Group Managing Director



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EXECUTIVE SUMMARY

At Wealth Associates , we are committed to maintaining the highest standards of ethics, integrity, and compliance within our financial services organization. We recognize the importance of fostering a culture of transparency and accountability, where employees and stakeholders feel empowered to report any concerns regarding misconduct, fraud, regulatory violations, or unethical behaviour. This Whistleblowing Policy outlines our commitment to providing a safe and confidential mechanism for reporting and addressing such concerns. We adhere to the laws and regulations of South Africa and ensure that whistleblowers are protected from retaliation.



1. Aim

The aim of this Whistleblowing Policy is to establish guidelines and procedures for reporting and handling disclosures of wrongdoing within Wealth Associates . It aims to encourage employees and stakeholders to raise concerns in good faith and provide protection against retaliation.

2. Scope

This policy applies to all employees, contractors, consultants, clients, and other stakeholders who have a professional relationship with Wealth Associates . It covers all areas of the organization's operations and activities

3. Policy Statement

3.1 Commitment to Whistleblowing

Wealth Associates is committed to maintaining an environment that encourages the reporting of concerns in relation to potential wrongdoing. We value the information provided by whistleblowers and are dedicated to thoroughly investigating and addressing reported concerns.

3.2 Protected Disclosures

Whistleblowers are encouraged to report any information related to the following:

- Fraud, corruption, or financial misconduct
- Breaches of laws, regulations, or internal policies
- Health and safety risks
- Environmental violations
- Any other activities that may be considered unethical or illegal

3.3 Non-Retaliation

Wealth Associates strictly prohibits retaliation against individuals who make legitimate whistleblowing reports in good faith. Any form of retaliation, including harassment, discrimination, or adverse employment actions, is strictly prohibited and will be subject to disciplinary action.



4. Reporting Process

4.1 Reporting Channels

Whistleblowers can report their concerns through the following channels:

Confidential hotline: +27 83 647 3771

Email: jessica@wealthassociates.co.za

Direct communication with designated individuals within the organization, such as the Legal & Compliance Department or senior management

4.2 Confidentiality

All reports and whistleblower identities will be treated with the utmost confidentiality to the extent permitted by law. Only individuals directly involved in the investigation and response process will have access to the information disclosed. Confidentiality will be maintained throughout the entire process, and steps will be taken to protect whistleblowers' identities.

4.3 Protection of Whistleblowers

Wealth Associates is committed to protecting whistleblowers from retaliation. Any individual found to have engaged in retaliation against a whistleblower will be subject to disciplinary action. Whistleblowers are encouraged to promptly report any retaliation they experience or witness.

5. Investigation and Follow-Up

5.1 Handling and Assessment

All reports received will be promptly and thoroughly investigated by appropriate individuals or teams within the organization. The investigation will be conducted impartially and in accordance with applicable laws and regulations. Whistleblowers will be kept informed of the progress and outcome of the investigation to the extent permitted by law.

5.2 Confidentiality and Privacy

The organization will handle all information disclosed in a manner that respects the privacy rights of all parties involved. Disclosure of information will be limited to those individuals who are directly involved in the investigation and response process.

5.3 Corrective Actions

If wrongdoing is substantiated through the investigation, appropriate corrective actions will be taken. This may include disciplinary actions, process improvements, policy revisions, or other measures deemed necessary to address the reported concerns.



6. Communication and Awareness

6.1 Awareness and Training

Wealth Associates will provide regular training and awareness programs to employees and stakeholders to ensure they understand the Whistleblowing Policy, their rights and protections as whistleblowers, and the process for reporting concerns. This training will emphasize the organization's commitment to maintaining an ethical and transparent culture.

6.2 Communication

The Whistleblowing Policy will be communicated to all employees and stakeholders through various channels, such as employee handbooks, intranet portals, and training sessions. Updates to the policy or reporting channels will be communicated as necessary.

7. Conclusion

Wealth Associates encourages all employees and stakeholders to play an active role in maintaining an ethical and transparent environment. By reporting concerns through the proper channels outlined in this policy, we can collectively uphold our commitment to integrity and fair practices within the company.