

# Treaty Customers Fairly Policy

## Introduction

ALTINVEST (Pty) Ltd ('ALTINVEST') trading as Multiasset Fund Management is an authorised FSP 43208. Treating Customers Fairly is an integral part of our business.

Our TCF approach seeks to ensure that fair treatment of investors is embedded within our business culture.

The TCF policy is structured according to the guidelines provided by the Financial Services Conduct Authority to ensure we deliver fair outcomes to clients, at all stages of the product lifecycle. We support the six fairness outcomes identified below and aim to achieve them within the legislative and business model framework within which we operate.

**Outcome 1:** Customers are confident that they are dealing with providers where the fair treatment of customers is central to the provider's culture.

*The ALTINVEST board regularly reviews the TCF Policy which is adopted by representatives and embedded in our training documentation.*

**Outcome 2:** Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.

*The ALTINVEST business model entails partnering with advisors to design, market and distribute products. For every new portfolio, the investment policy, intended target market and distribution channel are reviewed as part of the business plan and regulatory application process.*

**Outcome 3:** Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.

*ALTINVEST reviews and approves all pre-sale marketing and advertising material, minimum disclosure documents and investor application forms to ensure these comply with regulation, are clear and provide investors with required information and detail. Investors are kept informed of the progress of any transactions and are provided with regular investment statements and an online web portal for enquiries by IP Management Company our Collective Investment administrator.*

**Outcome 4:** Where customers receive advice, the advice is suitable and takes account of their circumstances. ALTINVEST distributes its products via financial advisors who directly engage with clients. Accordingly, ALTINVEST's adoption of this TCF outcome is limited to ensuring advisors and fund managers are licensed correctly. We periodically conduct due diligence on fund managers. In order to assist these advisors in achieving this outcome ALTINVEST provides advisors with software that is focussed on meeting these objectives, however there is no obligation in the use thereof and ultimately the advice is in that of the advisor.

*However, to assist in helping the advisor meet "Outcome 3" all our products disclose extensive information on parameters important to achieving this outcome such as Risk Profile, Investment time horizon, Investment Return Objective, Investment Risk Objective, Benchmark and Volatility parameters.*

**Altinvest (Pty) Ltd trading as Altinvest MultiAsset Management** (Reg. No. 2006/003340/07) is a licensed Financial Services Provider FSP No. 43208

Directors: Anton Turpin, Rhyner Burger, Paul Rainier-Pope

Address: 1<sup>st</sup> Floor Mariendahl House, Newlands-on-Main, Newlands 7700, Cape Town. P.O. Box 23271, Claremont 7735

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**Outcome 5:** Customers are provided with products that perform as providers have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.

*As with any investment product, ALTINVEST does not guarantee the performance (investment return) of any portfolio and discloses this in marketing material and application forms. In adopting this outcome, ALTINVEST will ensure that the portfolios as defined in the supplement deeds and mandate, are managed within the defined mandate parameters and regulatory constraints applicable and ensure that investors are notified accordingly and have access to information and client service support of an acceptable standard that meets their expectations.*

**Outcome 6:** Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

*There are no barriers to a client switching funds or redeeming and investing with an alternative Manager. Redemptions and switches may be subject to liquidity constraints, market conditions beyond our control and investment manager discretion, including those governed by CISCAs regulations, required to ensure that all customers (redeeming and remaining) are simultaneously treated fairly. Clients are kept informed at all stages of the investment lifecycle.*

*ALTINVEST has a complaints policy in place and contact details are made visible in pre-and post-transaction documentation, and on the website.*

#### **Achieving the outcomes**

ALTINVEST will:

- Continually assess our performance against the identified TCF outcomes and review our TCF framework.
- Implement management information systems to monitor performance in delivering the fairness outcomes.
- Ensure our representative are trained to deal with our clients and are committed to maintaining high standards of prompt and accurate service.
- Provide appropriate information and service to customers.
- Handle complaints fairly, promptly and impartially, investigate the root causes of complaints and obtain feedback from customers in order to improve the level of service that we provide.

For any queries or feedback in relation to Treating Customers Fairly at ALTINVEST, please contact us at:

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