INDIGO BROKERS

client focused. results driven.

Prepared For :

Indigo Brokers

FSP 50227

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INTRODUCING INDIGO BROKERS

At Indigo Brokers, we blend financial expertise with a commitment to personalized service. Since our founding in 2018, we've been dedicated to providing customized, integrity-driven solutions that put your needs first. Let us guide you on your journey to financial success!

Our extensive range of products and services empowers you to provide impartial advice, with no pressure to meet sales targets for specific products or providers.

Each adviser/planner has the freedom to select the products that best suit their clients, and we'll handle the process of securing all necessary sub-codes on your behalf. Product providers will guide you through the accreditation process and continue to offer ongoing support through a dedicated Business Consultant (BC).

This document presents Indigo Brokers's value proposition for advisers and planners. It will be updated regularly as our offerings evolve, and the latest version can always be accessed on our website: [www.indigo-brokers.co.za] (http://www.indigo-brokers.co.za.co.za). Terms and conditions apply.

Indigo Brokers is founded on the principles of simplicity, clarity, and fairness. We are committed to offering excellent value for money, with no trade restrictions. Unlike many other firms, we won't impose any limitations if you choose to leave and transfer your clients to a new FSP.

As a Indigo Brokers adviser or planner, you'll have full control over how you run your practice and manage your expenses.

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TOP-TIER TOOLS AND SOLUTIONS

Indigo Brokers empowers you to offer impartial product recommendations from an extensive selection of products and solutions across various specialized areas. We utilize market-leading CRM systems, seamlessly integrated with Workpool & access to 3CX, which have been significantly enhanced for your benefit.

BRANDING AND MARKETING

You have the opportunity to co-brand yourself, your practice or franchise, helping you maintain or expand your brand presence. We supply you with electronic business cards and email addresses, and you can also access Indigo Brokers's distinctive "ProfileMe" electronic business cards at discounted rates.

CLIENT REFERRALS

Advisers and planners who aren't set up for short-term, health schemes or employee benefits can refer clients to specialized advisers or planners within Indigo Brokers, sharing the commission. In all cases, the primary relationship remains with the original adviser/planner.

CERTAIN SUCCESSION PLAN (CSP)

While you have the freedom to design your own succession plan, the Certain Succession Plan (CSP) provides peace of mind in the event you exit the industry due to retirement, ill-health, disability, or death, and your original plan is no longer viable. Under the CSP, you or your beneficiaries will receive 20% of the future income generated from your clients for the next 10 years.

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Contracting and Payment Options

Before joining, all advisers and planners are required to undergo a screening and vetting process.

Commission is paid once a month, and any fees owed to Indigo Brokers will be deducted.

The fixed fee is currently R3,750 per month (excluding VAT). This fee covers the following services and benefits:

- Welcome pack
- FSP license
- Key Individual services
- Professional Indemnity Cover
- Workpool for you and one assistant
- Product supplier contracts with the relevant sub-codes
- 3CX office number
- Anti-Money Laundering client screening
- Commission management, including consolidated commission statements from Commspace
- Compliance monitoring
- Practice management support
- Succession planning

Individual Advisers and Small Practices

You have the option to contract with Indigo Brokers either as an individual or through your own company. Individual advisers/planners receive 100% of commission/advice fees, minus the fixed and variable fees payable to Indigo Brokers. In cases where two or more advisers/planners work together in a small practice but choose not to form a franchise, each adviser's/planner's remuneration is calculated and paid separately, with a reduction in the fixed fee owed to Indigo Brokers.

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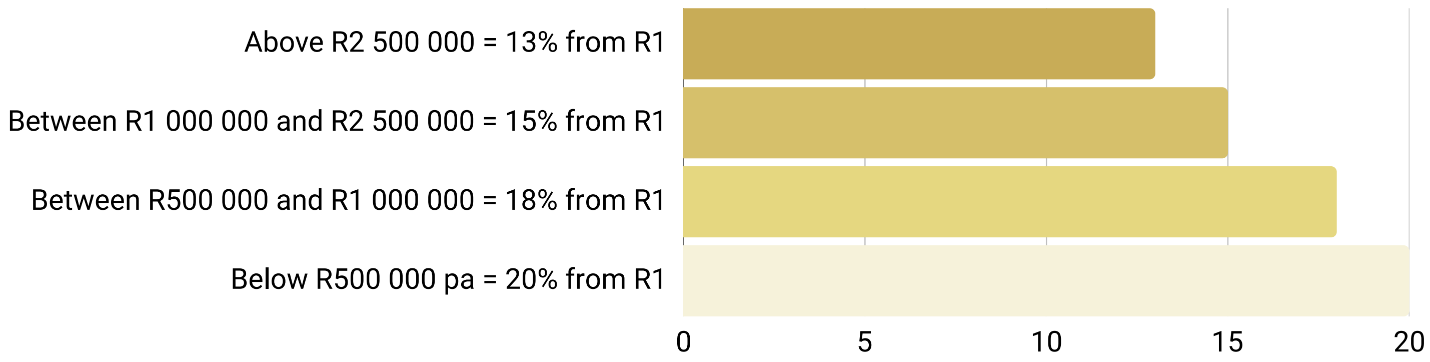
Franchise Fixed Fee and Variable Fee:

The fixed fee for a franchise is currently R3,750 (excluding VAT) per adviser/planner per month for franchises with between four and 10 advisers. For franchises with more than 10 advisers/planners, the fixed fee is R3,250 (excluding. VAT) per adviser/planner per month.

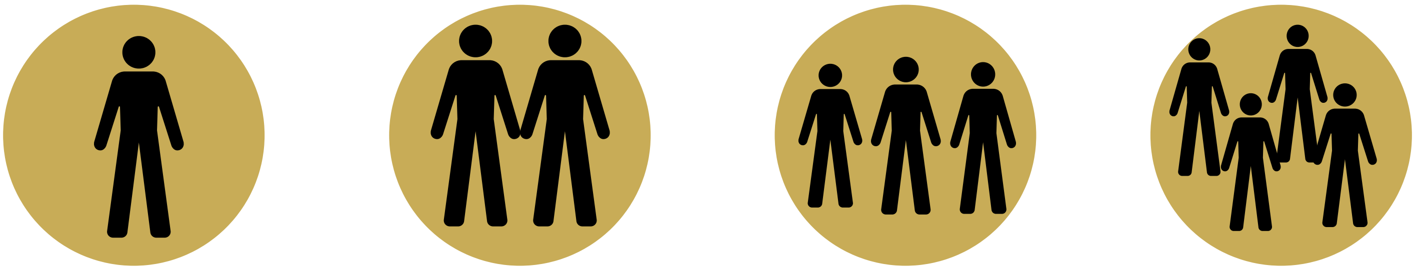
The franchise variable fee is 10% of the aggregated total commission/fees for all advisers/planners in the franchise. This total is calculated as the net commission/fees for all current and former advisers/planners within the franchise, after all credits and debits.

.Fixed Fees Scaling (per adviser/planner):

- First adviser/planner: R3,750 excl. VAT
- 2 advisers/planners: R3,650 excl. VAT
- 3 advisers/planners: R3,550 excl. VAT
- 4+ advisers/planners: Create a franchise



Fixed fees scaled as follows:



First adviser	2 advisers	3 advisers	4+ advisers
= R3 750 excl. VAT	= R3 650 excl. VAT	= R3,550 excl. VAT	Create a franchise

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This document outlines the complete Indigo Brokers value proposition. The first section will provide an overview of our core offering to you. The second section will detail the items included in your monthly fixed fees, meaning there are no extra charges for these services. The third section only highlights optional services that incur an additional cost.

If you have any questions regarding the contents of this document, please reach out to our CEO.

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Section 1: Our Core Offering to You

Indigo Brokers allows you to operate your own "IFA" practice without the complexities of managing your own FSP. We don't impose restrictive house views or production targets, and we don't manage your day-to-day operations. Our model offers you the freedom to run your practice the way you see fit. However, with this freedom comes the responsibility to maintain a compliant practice that upholds and protects the reputation of both your business and your colleagues.

Section 2: Items Included in Your Monthly Indigo Brokers Fixed Fee

Anti-Money Laundering Client Screening

Indigo Brokers extracts client data from the Beeswax and cross-checks it against sanctioned lists. You are still required to perform your own risk rating for each client.

Certain Succession Plan (CSP)

All Indigo Brokers advisers can create their own succession plan. Additionally, you can opt into the CSP, where Indigo Brokers will pay you or your beneficiaries 30% of the future income from your clients in the event you exit the industry due to retirement, illness, disability, or death. If you already have your own succession plan, it takes precedence over the CSP, making the CSP a backup plan.

Client-Based Commission Statements

Once we we receive the commission statements from product providers we will link the commission records in Commspace, you will receive client-specific commission statements, rather than the standard provider-based statements. This consolidated view of commissions and fees allows for better practice management and client segmentation.

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Client Referrals for Short-Term Insurance, Long-Term Insurance, Medical Schemes, and Employee Benefits

If you choose not to handle long-term insurance, short-term insurance, medical schemes, or employee benefits, you can refer clients to specialized advisers within Indigo Brokers. These specialists will handle all relevant work, respecting that the clients remain yours, and you will receive 50% of the commission as a referral fee.

Commission Management

Indigo Brokers manages all commission and advice fees on your behalf. Fees from all product providers are paid to Indigo Brokers, where they are aggregated and disbursed to you monthly. You will receive detailed commission statements with each payment.

Compliance Monitoring

We partner with National Compliance for compliance monitoring. Your compliance officer will meet with you quarterly to ensure everything is in order, and you will be required to implement any necessary corrective actions.

CPD (Continuous Professional Development)

All Indigo Brokers advisers are required to have a CPD plan and complete each CPD cycle, as mandated by FAIS and professional bodies like the FPI. CPD points are available at no cost through FAIS Exchange and various product providers.

Indigo Brokers Branding

You have access to all Indigo Brokers logos for marketing purposes, though all promotional materials must be approved before use.

Key Individual (KI) Services

Indigo Brokers has Key Individuals for all lines of business under a Category I license.

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Professional Indemnity (PI) Cover

Indigo Brokers provides full PI cover under AON, meaning you are not required to have your own PI cover. However, reckless behavior is not tolerated, and we may seek recovery for any losses resulting from your actions.

Product Provider Contracts and Codes

Indigo Brokers holds contracts with numerous product providers across various sectors (Investments, Life, Short-Term, Fiduciary, Employee Benefits, and more). Simply let us know which providers you'd like to work with, and we'll secure the relevant sub-codes for you.

WhatsApp Groups

We offer various WhatsApp groups within Indigo Brokers (e.g., for Investments, Short-Term Insurance, Compliance) where you can ask your colleagues for advice on relevant topics. You can usually expect a quick response.

Workpool

Your fixed fee covers your Workpool license, as well as an additional license for your assistant. Extra licenses can be purchased if required.

3CX

You get your own extention line that is linked to your cellphone, should the office transfer a call to you. You are also able to make calls from the office number from your cellphone. Minutes will be billed per month.

Investment Admin Support

We partner with independent financial advisors, offering a wide range of investment solutions including model portfolios and bespoke products. We provide distribution support, practice management, and strategic consulting. With a focus on ethical, outcome-based planning and long-term wealth creation, we also delivers market insights and research to help advisors serve clients effectively and compliantly.