



Disclosure of Statutory Information

Wealth Associates Bespokesolutions (Pty) Ltd. FSP No. 6523

Andrea Lazzari

Details of the Authorised Representative

Date of Appointment by FSP:

1 July 2011

Date of Issue of this certificate:

27 August 2024

Qualifications:

BCom Business Management

RE5

RE1

Cell: 072 412 8580

E-mail: andrea@wealthassociates.co.za

Details of the Authorised Financial Services Provider (FSP)

Wealth Associates believes in providing every client with independent financial advice, free from dependencies on product providers, services, or other businesses. Our clients also benefit from our Partner Firms, enjoying advantages such as cost savings, competitive pricing due to our collective scale, shared ideas, streamlined administration, group corporate governance standards, and consistent advisory support.

At Wealth Associates, we offer the best of both worlds. Each of our Partner Firms offers long-standing independent advice, granting access to a wide array of cost-effective services and products, along with best-practice ideas. As a unified group, we hold licenses to offer advice and intermediary services across a broad spectrum of products, including but not limited to investments, retirement products, medical schemes, short-term insurance, employee benefits, and estate planning.

Key individual / Supervisor

In terms of Section 13 of the Financial Advisory and Intermediary Services Act 37 of 2002, I the undersigned, duly authorised to issue this certificate on behalf of Wealth Associates Bespokesolutions hereby certify that Andrea Vittorio Lazzari is mandated by the FSP as a representative of the FSP in terms of a written agreement.

Mauritz van den Heever

Position: Key Individual

Office No: 011 807 6182

E-mail: mauritz@wealthassociates.co.za

Signed at: Coral House, 20 Peter Place, Lyme Park, Bryanston

Signature: 



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Suitability of Advice

Before offering advice, the representative must gather necessary information about the client's needs, objectives, financial situation, risk profile, and product knowledge. The advice must consider:

- The client's ability to bear costs or risks associated with the financial product.
- The client's level of experience and knowledge to understand the transaction risks.
- For advice related to pension funds, medical schemes, friendly societies, employers, or entities providing benefits to members or employees, it should address the identified needs and circumstances of those individuals.

If the representative cannot identify suitable products based on the client's limitations, they must communicate this to the client, decline product recommendations and suggest seeking advice from another authorized provider.

General Disclosures

The provider may from time to time receive non-cash incentives from product suppliers or indirect consideration from other people. The provider will make available specific details should this occur. All information obtained or acquired from you, the client, will remain confidential unless you provide written consent, or unless we are required by any law to disclose such information.

Our Business Details

Wealth Associates Bespokesolutions (Pty) Ltd

Physical Address

First Floor, West Wing, Coral House, 20 Peter Place,
Lyme Park, Bryanston, 2191

Postal Address

Central: PO Box 1024, Alberton, 1450

Contact Details

Tel: +27 (0)11 807 6182

Website: www.wealthassociates.co.za

Legal Status: Company

License Number: 6523

Compliance Officer

Tel: +27 (0)21 883 8000

Cell: +27 (0)72 415 7263

E-mail: lanelbekker@moonstonecompliance.co.za

Website: www.moonstonecompliance.co.za

25 Quantum Street, Technopark, Stellenbosch, 7600

Compliance Practice: 188

Ombud for Financial Services

PO Box 41, Menlyn Park, 0063

E-mail: info@faisombud.co.za

Tel: +27 (0)12 762 5000

Sharecall: +27 (0)86 066 3274

Website: www.faisombud.co.za

Menlyn Central Office Building, 125

Dallas Avenue, Waterkloof Glen,

Pretoria, 0010

National Financial Ombud (NFO) Scheme

Tel: +27 (0)860 800 900

Whatsapp: +27 (0)66 473 0157

E-mail: info@nfosa.co.za

For media-related queries: media@nfosa.co.za

NFO Johannesburg

110 Oxford Road, Houghton

Estate, Johannesburg, 2198

NFO Cape Town

6th Floor, Claremont Central

Building, 6 Vineyard Road,

Claremont, Cape Town, 7700

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Wealth Associates South Africa (Pty) Ltd. | Co Reg. 2007/031302/07
Directors | Charlene Prinsloo, Kathryn van Dongen

Representative (Andrea Lazzari) Products

	Sub Category	Category Description		Intermediary - Scripted	Intermediary - Other	Service under Supervision
1	1	Long-Term Insurance subcategory A	x		x	
1	2	Short-Term Insurance Personal Lines	x		x	
1	3	Long-Term Insurance subcategory B1	x		x	
1	20	Long-term insurance subcategory B2	x		x	
1	21	Long-term Insurance subcategory B2-A	x		x	
1	22	Long-term Insurance subcategory B1-A	x		x	
1	23	Short-term Insurance Personal Lines A1	x		x	
1	4	Long-Term Insurance subcategory C	x		x	
1	5	Retail Pension Benefits	x		x	
1	6	Short-Term Insurance Commercial Lines	x		x	
1	14	Participatory interests in a collective investment scheme	x		x	
1	16	Health Service Benefits	x		x	
1	17	Long-term Deposits	x		x	
1	18	Short-term Deposits	x		x	

If you have any enquiries please contact the FSCA call centre - 0800 20 37 22

Product Suppliers

Allan Gray	Hollard	MUA
Bestmed	Insurance Zone	Old Mutual Insure
Boutique Collective Investments (BCI)	IUM	Quicksure
Brightrock	Liberty Life	Sanlam
Capital Alliance Life	Mirabilis	Stratum Benefits
Discovery Gap Cover, Health, insure & life	Momentum	Turnberry Management



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