

FSP DISCLOSURE DOCUMENT

Version date: March 2026 | Henceforward (Pty) Ltd | Reg No 2020/491620/07

This document is provided in accordance with the Financial Advisory and Intermediary Services Act, 2002 ("FAIS") and is intended to give you the information you need to make an informed decision about engaging Henceforward's services.

1. FINANCIAL SERVICES PROVIDER DETAILS

Business name	Henceforward (Pty) Ltd
Registration number	2020/491620/07
Regulatory structure	Henceforward is a Graviton Partner. Our advisers are appointed on the Graviton Wealth Management licence (FSP 8772), an authorised Financial Services Provider in terms of Section 8 of the FAIS Act.
Graviton reg. no.	2000/029158/07
Graviton address	55 Willie van Schoor Avenue, Tygervalley, Bellville, 7530
Henceforward address	2nd Floor, Imperial Executive Suites, Imperial Terraces, Carl Cronje Drive, Tyger Waterfront, 7530
Ownership	Graviton Wealth Management is a subsidiary of Sanlam Investments, part of the Sanlam Limited Group
General enquiries	hello@henceforward.co.za +27 (0)21 200 0053
Website	www.henceforward.co.za

2. YOUR ADVISERS

Your financial planning at Henceforward is managed directly by the firm's two owners and directors, both of whom are CFP® professionals. There are no junior planners or relationship managers between you and your adviser.

Carl-Peter Lehmann CFP®

Qualifications	B.Com (Stellenbosch University) Postgraduate Diploma in Financial Planning (UFS) CFP®
Authorised categories	Long-term insurance (sub-categories A, B1, B2, C); Retail Pension Benefits; Pension Fund Benefits; Securities and Instruments (Shares, Money Market, Debentures, Bonds, Derivatives, Structured Deposits); Participatory Interests in Collective Investment Schemes (including CIS hedge funds); Long- and Short-term Deposits
Contact	078 970 0882 cplehmann@henceforward.co.za

Steven Hall CFP®

Qualifications	B.Com Postgraduate Diploma in Financial Planning (UFS) CFP®
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Authorised categories	Long-term insurance (sub-categories B1, B2, B2-A, B1-A, C); Retail Pension Benefits; Pension Fund Benefits; Securities and Instruments (Shares); Participatory Interests in Collective Investment Schemes (including CIS hedge funds — under supervision); Long- and Short-term Deposits
Contact	082 775 4118 steven@henceforward.co.za

Full product category authorisations for each adviser are documented in the Graviton Business Disclosure, which is provided to all new clients at onboarding and is available on request.

3. SERVICES OFFERED

Henceforward provides comprehensive, independent financial planning and wealth management services. Our core service areas are:

- Retirement planning — accumulation, preservation and post-retirement income strategies
- Investment planning — local and offshore portfolio construction and management
- Risk and insurance planning
- Estate and fiduciary planning
- Cashflow and debt management
- Succession and intergenerational wealth planning
- Tax-efficient structuring

Services are tailored to each client’s circumstances and documented in a written Wealth Management Plan agreed at the outset of the engagement.

4. REMUNERATION AND FEE STRUCTURE

Henceforward operates on a flat-fee basis. Our fees are based on the complexity and time required for each client’s specific financial planning and wealth management needs — not on the value of assets under management or on product commissions.

How we charge

- Fees are agreed in advance and documented in your Client Agreement before any services are provided.
- Fees may be settled by invoice, debit order, or deducted from investments or products where applicable and agreed.
- There are no penalties or charges for early termination of the engagement.

Commission disclosure

In certain instances — particularly in respect of legacy risk insurance policies — commission may be receivable via the Graviton platform in accordance with applicable legislation. Where this applies to your engagement, it will be disclosed specifically in your Client Agreement. Henceforward does not accept commissions on investment or savings products.

Note on Graviton documentation

Graviton Wealth Management's standard compliance documentation may contain general references to "commissions and fees" as permissible remuneration types under the FAIS Act. This reflects the full scope of Graviton's licence. Your Henceforward Client Agreement sets out the actual fee arrangement applicable to you and takes precedence where there is any inconsistency.

Remuneration from product suppliers

In the previous calendar year, more than 30% of total remuneration received via the Graviton platform was from Glacier by Sanlam. This reflects the platform's market share among approved product providers and does not indicate a preference or bias towards Glacier products in our advice.

5. APPROVED PRODUCT SUPPLIERS

Henceforward and its advisers are registered with the following product suppliers through the Graviton platform. This list reflects regulatory registration and does not imply a recommendation or preference for any specific provider.

AIMS • Allan Gray • Coris Capital • Coronation • Discovery • Bridge Fund Managers • Ninety One • Liberty Life • Momentum • Metropolitan • Old Mutual • PPS • PSG Future Wealth • Sanlam • Sanlam Glacier • Stanlib

6. CONFLICT OF INTEREST

Henceforward is committed to providing objective, independent advice. The following conflicts of interest are disclosed in accordance with the FAIS Act and the General Code of Conduct:

Ownership structure

Graviton Wealth Management, the FSP under whose licence Henceforward operates, is a subsidiary of Sanlam Investments and forms part of the broader Sanlam Group. This ownership relationship constitutes a disclosed conflict of interest. Henceforward manages this through its independence as a separate business, its flat-fee model, and its open-architecture approach to product selection.

Platform concentration

A significant proportion of client assets are administered on the Glacier by Sanlam platform, which is part of the Sanlam Group. Glacier is used on the basis of its competitive product offering, administration capabilities and cost structure. Clients are not required to use Glacier and alternative platforms are available where appropriate.

No shareholding in insurers

Neither Henceforward nor its advisers hold a shareholding of 10% or more in any insurer or product provider.

A full Conflict of Interest Management Policy is available on request from hello@henceforward.co.za.

7. PROFESSIONAL INDEMNITY INSURANCE

Professional Indemnity Insurance is held by Graviton Wealth Management on behalf of its representatives, including the advisers of Henceforward. This cover is maintained in accordance with FAIS requirements.

8. COMPLAINTS AND COMPLIANCE

We take complaints seriously. If you have a concern about the advice or service you have received, please contact us in the first instance:

Henceforward hello@henceforward.co.za | +27 (0)21 200 0053

If your complaint cannot be resolved directly with Henceforward, it may be escalated to Graviton's compliance function:

Compliance Officer Mrs Jenine Crous
Tel 021 950 2535
Email GravitonCompliance@sanlaminvestments.com
Complaints complaints@sanlaminvestments.com

If you remain unsatisfied after engaging with Graviton's compliance process, you are entitled to refer your complaint to the relevant Ombud in terms of the Financial Sector Regulation Act. The applicable Ombud provides an independent dispute resolution mechanism for complaints relating to financial advice and intermediary services.

FSCA Contact Details

Financial Sector Conduct Authority www.fscsa.co.za | 0800 20 37 22

9. TREATING CLIENTS FAIRLY

Henceforward and Graviton Wealth Management fully subscribe to the principles of Treating Clients Fairly (TCF) as required by the FSCA. Our advice process, fee structure and ongoing service model are designed with TCF principles at their core.

Copies of the TCF Policy and TCF Principle Statement are available on request.

10. CHANGES TO THIS DOCUMENT

Clients will be formally notified in writing of any material changes to the information contained in this disclosure. This document will be reviewed at least annually. Version date: March 2026.