CONSULTATION PROCESS DOCUMENT

This document outlines the structured process for financial education and consultation services, designed to provide comprehensive support to clients in understanding and managing their financial health. The process is divided into distinct phases, each with specific objectives and associated fees.

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1. INITIAL CONSULTATION & RESEARCH PHASE

Objective: To gain a deep understanding of the client's current financial health, emotional well-being, goals, shortfalls, and needs through comprehensive data gathering and analysis.

Process:

- **Client Onboarding:** The client completes the "Financial Health Questionnaire" and signs the "Confidentiality and Non-Disclosure Agreement."
- **Document Submission:** The client provides all necessary financial documents, including but not limited to investment reports, bank statements, and debt statements.
- **Consultant Research:** The consultant conducts thorough research and analysis of the provided information to identify key areas for financial education and potential strategies.
- **Initial Consultation:** A dedicated session to discuss the client's financial situation, clarify goals, address concerns, and outline the scope of educational support.

Fee: R500 (Upfront, required prior to the initial consultation and research phase).

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2. FOLLOW-UP & TRACKING PHASE (3 MONTHS)

Objective: To keep the client on track with their financial education journey, monitor progress, address emerging questions, and provide ongoing guidance.

Process:

- **Monthly Consultations:** One dedicated follow-up consultation per month for a period of three consecutive months following the initial consultation.
- **Progress Review:** Each session will review the client's progress against their stated goals, discuss any challenges encountered, and reinforce educational concepts.
- **Action Plan Adjustment:** Where necessary, the educational action plan will be adjusted based on the client's evolving needs and market conditions.

Fee: R300 per monthly consultation (Total R900 for the three-month period).

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3. ANNUAL REVIEW PHASE

Objective: To ensure long-term consistency in financial understanding and management, reassess financial health, and update educational strategies as life circumstances or financial goals change.

Process:

- **Comprehensive Review:** An annual review session to conduct a holistic assessment of the client's financial position, including a re-evaluation of their financial health, well-being, and goals.
- **Strategy Update:** Discussion and adjustment of long-term financial education strategies to align with current life stages, economic conditions, and revised objectives.
- **Ongoing Support:** Identification of any new areas where further education or understanding may be beneficial.

Fee: R500 per annual review.

DISCLAIMERS

- **POPIA Compliance:** All personal and financial information collected and processed throughout this consultation process will adhere strictly to the **Protection of Personal Information Act, No. 4 of 2013 (POPIA)**. Clients' rights regarding their personal data are respected and protected.
- **Not Financial Advice:** The services provided are for **educational and informational purposes only** and do not constitute financial advice or intermediary services as defined by the **Financial Sector Conduct Authority (FSCA)** and the **Financial Advisory and Intermediary Services (FAIS) Act**. Clients are encouraged to consult with a licensed Financial Services Provider (FSP) for specific financial advice.

CONSULTANT NAME/ENTITY: [CONSULTANT NAME/ENTITY] **DATE OF DOCUMENT:** [Current Date]