

LETTER OF INTRODUCTION & DISCLOSURES

In complying with the FAIS legislation, I would like to bring the following information to your attention:

My name and my contact details are stated above on this letterhead.

We are an authorised financial services provider mandated by **Baird Financial Services**, an authorised financial services provider, which accepts responsibility for our activities and is licensed to render financial services.

We are representative rendering services as defined in the Fit and Proper regulations.

I/We further acknowledge that this consent is to obtain information on my behalf and to conduct a FIC screening.

We have been providing financial advice and intermediary services since **2009** in the following areas of financial planning: **Death and Disability Planning; Retirement Planning; Investment Planning; Healthcare; Estate Planning, Short Term Insurance.**

We are authorised to provide advice and intermediary services in the following categories:

Category 1

- 1.1 Long-Term Insurance: Category A
- 1.2 Short-Term Insurance: Personal Lines
- 1.3 Long-Term Insurance: Category B1
- 1.4 Long-Term Insurance subcategory C
- 1.5 Retail Pension Benefits
- 1.6 Short-Term Insurance: Commercial Lines
- 1.7 Pension Funds Benefits
- 1.14 Participatory interest in a collective investment scheme
- 1.16 Health Service Benefits
- 1.20 Long-term insurance subcategory B2
- 1.21 Long-term insurance subcategory B2-A
- 1.22 Long-term insurance subcategory B1-A
- 1.23 Short-term insurance Personal lines A1
- 1.26 Participatory interest in a hedge fund

A copy of the licence is available for inspection on request.

The brokerage has written authority to market the products of the following product suppliers and I am accredited to market their products: **Hollard, Sanlam, Old Mutual, Momentum, Satrix, Western, PPS, All About Brokers, Santam, Mutual & Federal, Quicksure, IUM, Allan Gray, Glacier (Sanlam), Liberty Life, Discovery, Sygnia, Brightrock, SHA, Stratum**

We do not hold more than 10% of the shares issued by any product supplier. We are remunerated for our services by being paid commission from the product supplier and/or by charging fees as per agreed to by the client from time to time. We do hold professional indemnity insurance, guarantees or fidelity insurance.



Compliance with the FAIS Act is monitored by Masthead (Pty) Ltd, a compliance practice approved by the Financial Services Board. Their postal address is PO Box 765, Howard Place, 7450. Their contact numbers are 021 686 3588(t) and 021 686 3589(f)

We are a proud member of the Masthead Financial Advisors Association, which provides me with services such as a compliance, practice management and technology support. This support helps me to provide you with a more professional service. The compliance service enables my practice to be compliant with FAIS legislative requirements. Through the practice management support I am able to run a more professional business and therefore able to provide you with an improved service and enhanced support.

Please note that in accordance with legislation we keep an updated disclosure register. This register informs you, our client of all financial and ownership interests that we may become entitled to and lists the business relationships that I have with the product suppliers. This document ensures transparency in my/our dealings with our customers and is available for inspection.

We wish to advise that all information obtained or acquired about you shall remain confidential unless you provide written consent, or unless I am required by any law to disclose such information.

In the event that you are dissatisfied with any aspect of my service, you should address your complaint in writing to me at the above address. A copy of my Complaints Resolution Policy is available on request.

Yours faithfully

*Signature of client's receipt

(Signature of Broker)

* Date disclosures made to the client

