



LETTER OF INTRODUCTION & DISCLOSURES

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

I, **Byron Heathcote**, am employed and mandated as a representative by Certior Benefits (Pty) Ltd, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services.

Experience.

I, Byron Heathcote, am a qualified Certified Financial Planner (CFP), obtained through the Financial Planning institute and hold a Post-Graduate Diploma in Financial Planning through the University of the Free State, as well as a B.Com Degree. I have been in the Financial Planning Industry since 2016 and have since been appointed as a representative Advisor as well as Key Individual in Certior Benefits (Pty) Ltd. I am also appointed as a representative Advisor of Naviganti Financial Planning CC.

Product accreditation details.

Certior Benefits (Pty) Ltd, of which I am a representative of, has written authority to market the products of the following product suppliers and I am accredited to market their products:

Allan Gray
Robson Savage

I am authorised to provide advice and intermediary services in the following product categories and subcategories:

Long Term Insurance – Category A, B1, B2 and C.
Retail Pension Benefits
Pension Fund Benefits
Participatory Interest in Collective Investment Schemes
Long Term Insurance B1-A, B2-A.

1. Certior Benefits (Pty) Ltd does not hold more than 10% of the shares issued by any product supplier and has not received more than 30% of its total remuneration from any product supplier. Certior Benefits (Pty) Ltd is remunerated for services by being paid commission from the product supplier.
2. Certior Benefits (Pty) Ltd holds professional indemnity insurance.
3. Compliance with the FAIS Act is monitored by Masthead (Pty) Ltd, a compliance practice approved by the Financial Sector Conduct Authority. Their postal address is PO Box 765, Howard Place, 7450.
4. Please note that in accordance with legislation we keep an updated Conflict of Interest Management (COI) policy & COI register. This register informs you, our client, of all financial and ownership interests that I/ 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.
5. I 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.
6. Certior Benefits (Pty) Ltd promotes the fair treatment of clients by integrating the guidelines and principles of TCF in all business dealings with its clients.
7. 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.

Statutory Notice.

The consultant is required by Rule 4.1 (a) of the Policyholder Protection Rules to disclose a Statutory Notice, attached hereto. Acknowledging proper receipt of the above documentation.

Client Name: _____ Signature: _____ Date: _____

Client Name: _____ Signature: _____ Date: _____

Certior Benefits Pty (Ltd)
PO Box 963 Kloof 3640 . Suite 9, Gillitts Office Park, 2 Rodger Place, Gillitts, 3610.
Key Individuals: Byron Heathcote
Directors: Byron Heathcote. Kim Louise Lewis. Neil Heyward Cairns. Monique Smit
FSP No. 52674 . Registration No: 2022/562611/07



LETTER OF INTRODUCTION & DISCLOSURES

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

I, **Kim Louise Lewis**, am employed and mandated as a representative by Certior Benefits (Pty) Ltd, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services.

Experience.

I, Kim Lewis, am a qualified Certified Financial Planner (CFP), obtained through the Financial Planning Institute and hold an Advanced Post-Graduate Diploma in Estate Planning and Risk Management through the University of the Free State. I have more than 15 years' experience in the Financial Planning Industry, and I am appointed as a representative Advisor of Certior Benefits (Pty) Ltd. I am also appointed as a representative Advisor and Key Individual of Naviganti Financial Planning CC.

Product accreditation details.

Certior Benefits (Pty) Ltd, of which I am a representative of, has written authority to market the products of the following product suppliers and I am accredited to market their products:

Allan Gray
Robson Savage

I am authorised to provide advice and intermediary services in the following product categories and subcategories:

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Pension Fund Benefits
Participatory Interest in Collective Investment Schemes
Long Term Insurance B1-A, B2-A.

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2. Certior Benefits (Pty) Ltd holds professional indemnity insurance.
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LETTER OF INTRODUCTION & DISCLOSURES

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

I, **Neil Heyward Cairns**, am employed and mandated as a representative by Certior Benefits (Pty) Ltd, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services.

Experience.

I, Neil Heyward Cairns, am a Certified Financial Planner (CFP), obtained through the Financial Planning Institute and hold a Post-Graduate Diploma in Financial Planning through the University of the Free State. I am also an Admitted Attorney, and hold a LLB qualification through the University of KwaZulu-Natal. I have been in the financial planning industry for over 20 years and I am appointed as a representative Advisor for Certior Benefits (Pty) Ltd. I have been the owner and Key Individual of Naviganti Financial Planning CC, a personal financial planning practice, since 2002.

Product accreditation details.

Certior Benefits (Pty) Ltd, of which I am a representative of, has written authority to market the products of the following product suppliers and I am accredited to market their products:

Allan Gray
Robson Savage

I am authorised to provide advice and intermediary services in the following product categories and subcategories:

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Long Term Insurance B1-A, B2-A.

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STATUTORY NOTICE OF LONG-TERM INSURANCE POLICYHOLDERS

IMPORTANT – PLEASE READ CAREFULLY

DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the Insurance Contract)

As a long-term insurance policyholder, or prospective policyholder, you have the right to the following information:

1. The intermediary (insurance broker or representative) dealing with you must at the earliest reasonable opportunity disclose:

- (a) Name, physical and postal address and telephone number.
- (b) Legal capacity: whether independent or representing an insurer or brokerage.
- (c) Concise details of relevant experience.
- (d) Insurance products that may be sold.
- (e) Insurers whose products may be marketed.
- (f) Indemnity covers held- Yes/No.
- (g) Shareholdings in insurers if 10% or more.
- (h) Name of insurers from which the intermediary received 30% or more of total commission and remuneration during the past calendar year.

(The intermediary must be able to produce proof of contractual relationship with and accreditation by the insurers concerned).

2. Your right to know the impact of the decision you elect to make.

- (a) The intermediary or insurer dealing with you must inform you of:
The premium you may be paying.
The nature and extent of benefits you may receive.
- (b) If the benefits are linked to the performance of certain assets:
How much of the premium will go towards the benefit?
To what portfolio will your benefits be linked?
- (c) The possible impact of this purchase on your finances.
- (d) The possible impact of this purchase on your other policies (affordability).
- (e) The possible impact of this purchase on your investment portfolio (affordability).
- (f) The flexibility of changes you may make to the proposed contract.
- (g) The contract terms of the product you intend to purchase.
(It is very important that you are quite sure that the product or transaction meets your needs and that you feel you have all the information you need to make a decision.)

3. Your right when being advised to replace an existing policy.

You may not be advised to cancel a policy to enable you to purchase a new policy or amend an existing policy, unless:

- (a) The intermediary identifies the policy as a replacement policy.
- (b) The implications of cancellation of the policy are disclosed to you such as:
The influence on your benefits under the old policy.
The additional costs incurred with the replacement.
- (c) The insurer which issued the original policy will contact you, you are advised to discuss the matter with its representative.

4. Your right to be informed by the insurer.

The insurer will forward you documentation confirming policy details as discussed in paragraph 2 of this Notice, which will also include:

- (a) The name of the insurer.
- (b) The product being purchased.
- (c) The cost in Rands of the transaction and specifically: the loadings, if any; the initial expense; and the amount of commission and other remuneration being paid to the intermediary.
- (d) In the case of policies with and investment element, the ongoing expense and any other fees or charges payable.
The summary in terms of section 48 of the Long-term Insurance Act, 1988.
The contact number and address of the complaints and compliance officers of the insurer.

(The insurer may disclose the above information on a generic basis with additional policyholder specific disclosure).

5. Your right to cancel the transaction.

In most cases, you have a right to cancel a policy within 30 days after receipt of the summary contemplated in section 48 from the insurer. The same applies to certain changes you may make to a policy. The insurer is obliged to confirm to you whether you have this right and to explain how to exercise it. Please bear in mind that you may not exercise if you have already claimed under the policy or if the event, which the policy insures you against, has already happened. If the policy has an investment component, you will carry any investment loss.

6. Serious warning.

- It is very important that you are quite sure that the product or transaction meets your needs and that you feel you have all the information you need before making a decision.
- It is recommended that you discuss with the intermediary or insurer the possible impact of the proposed transaction on your finance, your other policies or your broader investment portfolio. You should also ask for information about the flexibility of any proposed policy.
- Where paper forms are required, it is advisable to sign them only once they are fully completed. Feel free to make notes regarding verbal information, and to ask for written confirmation or copies of documents.
- Remember that you may contact either the Long-term Insurance Ombudsman or the Registrar of Long-term Insurance, whose details are set out below, if you have any concerns regarding a product sold to you or advice given to you.

Long-Term Insurance Ombudsman: Tel: (021) 657 5000, Fax: (021)674 0951
P.O Box 45007, Claremont, 7700

Registrar of Long-Term Insurance Financial Services Board: Tel: (012) 428 8000
Fax: (012) 347 0221, P.O Box 35655 Menlo Park