

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

I, **Heinrich Bothma**, am employed by **HB Life (Pty) Ltd** an authorized financial services provider, who accepts responsibility for the financial services I render. A copy of my letter of Authority as well as the license is available on request.

My contact details: Address: 33A Marais Road, Scott Estate, Hout Bay, Western Cape
Postal Address: 33A Marais Road, Scott Estate, Hout Bay, Western Cape
Telephone Nr: +27 21 790 4004
E-Mail: heinrich@hblife.co.za

I have been providing financial advice and intermediary services since 2008 and I am authorised to provide financial services on 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
- 1.20 Long Term Insurance Category B2
- 1.4 Long-Term Insurance: Category C
- 1.5 Retail Pension Benefits
- 1.6 Short-Term Insurance: Commercial Lines
- 1.7 Pension Fund Benefits (excluding Retail Pension Benefits)
- 1.14 Participatory Interests in Collective Investment Schemes
- 1.16 Health Service Benefits
- 1.22 Long-term Insurance subcategory B1-A
- 1.23 Short-term Insurance Personal Lines A1
- 1.26 Participatory interest in a hedge fund

PRODUCT PROVIDER CONTRACTS:

HB Life (Pty) Ltd has written authority to market the products of the following product suppliers, and I am accredited to market their products: Old Mutual, Sanlam, Brightrock, Hollard, Discovery Life, FMI, Discovery Health, Complimed, Stratum Benefits, Fedhealth, Discovery Insure, Stanlib, Allan Gray, Sygnia, Innovation Maven, BSG Short Term, Blue Realm, Administrators and Camargue Underwriters.

CONFLICT OF INTEREST:

HB Life (Pty) Ltd does not own more than 10%, either directly or indirectly, in any product supplier whose products are provided to you. We also do not receive more than 30% of our income from any one insurer mentioned. We are not an associated company of any particular insurer.

We have adopted and implemented a conflict of interest management policy that complies with the provisions of the FAIS Act. The conflict of interest management policy is available for perusal at our business premises. 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 our dealings with our customers and is available for inspection.

COMPLAINTS PROCESS:

If you are not satisfied with any aspect of the service provided by us, you should address your complaint in writing to me at the above address. A copy of our Complaints Resolution Policy is available on request.

COMPLIANCE OFFICER:

Compliance with the FAIS legislation is monitored by Moonstone Compliance, a compliance practice approved by the FSCA (188). If you have any queries regarding the advice provided to you, please do not hesitate to contact Moonstone Compliance: Tel 021-883 8000; 25 Quantum Street, Technopark, STELLENBOSCH, 7600.

PROFESSIONAL INDEMNITY:

We do hold professional indemnity insurance

REMUNERATION:

I am remunerated for my services by being paid commission from the product supplier or by charging fees. Any fees we charge will be agreed upon by you.

CONFIDENTIALITY OF INFORMATION:

All information obtained or acquired from /about you shall remain confidential unless you provide written consent, or unless we are required by law to disclosed such information.

WAIVER OF RIGHTS:

We have been made aware that no provider may request or induce me in any manner to waiver any right or benefit conferred on me by, or in terms of, any provision of the FAIS Act and Code of Conduct.

CLIENT CONFIRMATION:

I, _____, confirm that I have read the above notice and have received a copy thereof.

CLIENT SIGNATURE

DATE

HEINRICH BOTHMA

DATE