

INTERMEDIARY DISCLOSURE

To My Valued Clients,

My Name Is: Stefan du Plessis

FSP License No. 44627

My Postal and Physical Address Is:

PO Box 484

Telephone: 031 916 3884 or 011 452 0820

Warner Beach

Fax: 086 695 8900

4140

Cell Phone: 072 241 5254

E-Mail: stefan@lancor.co.za

I am an Independent broker and have been operating as:

an employee a partner a member a director of Lancor Insurance Brokers CC for 15 years

OR

I am a representative working under supervision for the above FSP.

I have experience in providing advice and provide service on the following sub - categories:

- | | | |
|--|--|---|
| <input checked="" type="checkbox"/> Short-Term Insurance: Personal Lines | <input checked="" type="checkbox"/> Short-Term Insurance: Commercial Lines | <input checked="" type="checkbox"/> Long-Term Insurance: Category A |
| <input type="checkbox"/> Long-Term Insurance: Category B1 | <input type="checkbox"/> Long-Term Insurance: Category B2 | <input type="checkbox"/> Long-Term Insurance: Category C |
| <input type="checkbox"/> Retail Pension Benefits | <input type="checkbox"/> Pension Funds Benefits (excluding retail) | <input type="checkbox"/> Collective Investment Schemes |
| <input type="checkbox"/> Health Service Benefits | <input type="checkbox"/> Other _____ | |

The FSP accepts responsibility for the advice given by myself during the course and scope of my duties. I am a mandated / independently appointed representative and comply with the appropriate standard of Honesty and Integrity as well as experience and educational competencies required by relevant legislation.

Member CE Du Plessis and SS du Plessis

FSP License #44627

An Authorised Financial Services Provider

I have the following Qualifications and Experience:

RE1

The Brokerage possesses written authority to market the products of the following insurers:

- | | | | |
|--|--|---|---|
| <input checked="" type="checkbox"/> Mutual & Federal | <input checked="" type="checkbox"/> Lion of Africa | <input checked="" type="checkbox"/> Western National | <input checked="" type="checkbox"/> Auto & General |
| <input checked="" type="checkbox"/> Santam | <input checked="" type="checkbox"/> ABSA | <input checked="" type="checkbox"/> ATU | <input checked="" type="checkbox"/> SHA |
| <input checked="" type="checkbox"/> Genlib | <input checked="" type="checkbox"/> Envirosure | <input checked="" type="checkbox"/> CTU | <input checked="" type="checkbox"/> Camargue |
| <input checked="" type="checkbox"/> Abelard | <input checked="" type="checkbox"/> Regent | <input checked="" type="checkbox"/> Senate | <input checked="" type="checkbox"/> Renasa |
| <input checked="" type="checkbox"/> New National | <input checked="" type="checkbox"/> AC&E | <input checked="" type="checkbox"/> Zurich | <input checked="" type="checkbox"/> AIG |
| <input checked="" type="checkbox"/> Lynx | <input checked="" type="checkbox"/> Ibility | <input checked="" type="checkbox"/> ArtInsure | <input checked="" type="checkbox"/> CIA |
| <input checked="" type="checkbox"/> Consort | <input checked="" type="checkbox"/> Etana | <input checked="" type="checkbox"/> Polygon | <input checked="" type="checkbox"/> VUM |
| <input checked="" type="checkbox"/> F&I | <input checked="" type="checkbox"/> Omnicover | <input checked="" type="checkbox"/> HIC (Domestic) | <input checked="" type="checkbox"/> Zurich (Domestic) |
| <input checked="" type="checkbox"/> Hollard | <input checked="" type="checkbox"/> Unity | <input checked="" type="checkbox"/> 1 st for Women | <input checked="" type="checkbox"/> Oakhurst |
| <input checked="" type="checkbox"/> Momentum | <input checked="" type="checkbox"/> Virseker | <input checked="" type="checkbox"/> Echelon | <input checked="" type="checkbox"/> Bryte |
| <input checked="" type="checkbox"/> Phishield | <input checked="" type="checkbox"/> Nzalo | <input checked="" type="checkbox"/> Assurant | <input checked="" type="checkbox"/> Monitor |

The Brokerage is accredited with the relevant knowledge competency and proficiency to market products of these Insurers within the scope of its authority.

I do / do not directly or indirectly hold more than 10% of an insurer's shares (If YES state which insurer{s})

I did / did not receive more than 30% of my last year's commission and remuneration from a particular insurer FSP Solutions.

The Brokerage is / is not an associated company of an insurer (If SO state which Insurer{s})

I am paid for my services by being paid a commission and by charging fees as follows:

20% Non-Motor and 12.5% on motor, broker fees ad-hoc.

The FSP does / does not hold Professional Indemnity Insurance

The FSP may receive or offer any immaterial financial interest to or from a third party.

The FSP's Compliance Officer is: National Compliance CC FSP 1307 (0860 104 194), PO Box 6869, Zimbali, 4418

Detail of the FAIS Ombud:

FAIS OMBUD
Boabab House, Eastwood Office Park
Lynwood Road
PRETORIA
Tel (012) 470 9080

PO Box 74571
Lynwood Ridge
0040
Fax (012) 348 3447

The FSP abides by Treating Customers Fairly (TCF) and the Protection of Personal Information (POPI). A copy of the TCF and POPI Policy is available upon request.

DATE

SIGNATURE OF FINANCIAL ADVISOR

DATE

SIGNATURE OF CLIENT