

Dear Client

LETTER OF INTRODUCTION & DISCLOSURES

In complying with the FAIS legislation, I would like to bring the following information to your attention: My name is Heren Ramawtar and my contact details are stated below on this letterhead.

I am employed by Heren Ramawtar Assures (PTY) LTD an authorised financial services provider, which accepts responsibility for my activities and is, licensed to render financial services

A copy of the licence, which contains details of the financial services I am authorised to provide, as well as any exemptions, is available for inspection on request.

I have been providing financial advice and intermediary services since 1993 in the following areas of financial planning: Death and Disability planning; Retirement planning; Investment Planning; Estate Planning.

My brokerage has written authority to market the products of the following product suppliers and I am accredited to market their products: Sanlam, Allan Gray, Liberty, Momentum, PPS, Altrisk, Old Mutual, Discovery Life.

I do not hold more than 10% of the shares issued by any product supplier.

I am remunerated for my services by being paid fees and commission from the product supplier.

I am authorized to provide advice and intermediary service in the following categories:

Category 1

- 1.1 Long-Term Insurance: Category A
- 1.2 Long-Term Insurance: Category B1
- 1.3 Long-Term Insurance: Category B; including B2-A and B1-A
- 1.4 Long-Term Insurance: Category C
- 1.5 Retail Pension Benefits
- 1.7 Pension Fund Benefits (excluding Retail Pension Benefits)
- 1.14 Participatory Interests in Collective Investment Schemes

Certain personal information may be required in order to render proper financial advice and for marketing purposes. Your consent in collecting such or otherwise processing such information is necessary, should there be any personal information you are not comfortable with me collecting and/or otherwise processing, kindly notify me in writing. You are aware that such Personal Information must be dealt with in accordance with the Personal Protection of Information Act ('POPI'). You consent to such personal information being used by any necessary third party such as the Insurer. By signing this letter you agree that such consent has been provided to me by you.

HEREN RAMAWTAR ASSURES (PTY) LTD

Is an Authorised Financial Services Provider Co Reg #2005/024216/07 FSP #25832

Heren Ramawtar 083 301 0024 heren@lifeguru.co.za

Kajal Maharaj 083 292 5925 kajal@lifeguru.co.za

Address: Suite 3304 Umhlanga Arch, 1 Ncondo Place, Umhlanga Ridge, Durban, 4320

Postal: 6 Elvira Road, Westville, 3630

I received more than 30% of my last year's commission and remuneration from the following product suppliers: Allan Gray.

I currently hold professional indemnity insurance with Marsh Pty LTD.

Compliance with the FAIS Act is monitored by L Pardy and Associates (PTY) LTD, a compliance practice approved by the Financial Services Board. Their postal address is 4 Vickers Place, Virginia, 4051.

I am a proud member of L Pardy and Associates (PTY) LTD, which provides me with services such as a compliance, practice management and technology support by virtue of my affiliation.

This support helps me to provide you with a more professional service. The compliance service ensures that my business remains fully compliant with FAIS legislative requirements and therefore that you as client receive sound financial advice. Through the practice management support, I am able to run a more professional business and therefore am able to provide you with an improved service and enhanced support.

Please note that in accordance with legislation we have implemented a Conflict of Interest Management Policy and keep an updated disclosure 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. These documents ensure transparency in my/our dealings with our clients and are available for inspection.

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.

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

Heren Ramawtar

CLIENT

HEREN RAMAWTAR ASSURES (PTY) LTD

Is an Authorised Financial Services Provider Co Reg #2005/024216/07 FSP #25832

Heren Ramawtar 083 301 0024 heren@lifeguru.co.za

Kajal Maharaj 083 292 5925 kajal@lifeguru.co.za

Address: Suite 3304 Umhlanga Arch, 1 Ncondo Place, Umhlanga Ridge, Durban, 4320

Postal: 6 Elvira Road, Westville, 3630