

LETTER OF INTRODUCTION & DISCLOSURES

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

I, **Christo Franken**, am employed as a representative by **Innofin Financial Solutions (Pty) Ltd** an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services.

I have been providing financial advice and intermediary services since 2000 in the following areas of financial planning:

- **Death and Disability Planning**
- **Investment Planning**
- **Short-term Commercial Insurance**
- **Estate Planning**
- **Wills and Testaments**
- **Healthcare**
- **Retirement Planning**
- **Short-Term Personal Insurance**
- **Gap Cover**

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

Category I

1.1	Long-term Insurance subcategory A	1.2	Short-term Insurance Personal Lines
1.3	Long-term Insurance subcategory B1	1.4	Long-term Insurance subcategory C
1.5	Retail Pension Benefits	1.6	Short-term Insurance Commercial Lines
1.7	Pension Fund Benefits	1.14	Participatory Interests in a Collective Investment Scheme
1.16	Health Service Benefits	1.17	Long-term Deposits
1.18	Short-term Deposits	1.19	Friendly Society 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
1.24	Structured Deposits	1.26	Participatory interest in a hedge fund

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

I have the following relevant qualifications:

- Matric Certificate
- National Certificate in Financial Planning: Wealth Management
- RE1
- RE5

The FSP does not hold more than 10% of the shares issued by any product provider. The FSP receives more than 30% of its income from Santam as product provider. I, Christo Franken, also receives more than 30% of my income from Santam as product provider. I am remunerated for my services by the FSP by being paid commission from the product providers.

The FSP hold professional indemnity insurance with Broker Connect – CN1510.

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. Their contact numbers are:

Telephone: (021) 686 3588

Fax: (021) 686 3589

Please note that in accordance with legislation we keep an updated Conflict of Interest Management policy and disclosure register. This register informs you, our client of all financial and ownership interests that I/we may become entitled to and lists the associate and business relationships of the FSP. This document ensures transparency in my/our dealings with our customers and is 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.

Innofin Financial Solutions (Pty) Ltd promotes the fair treatment of clients by integrating the guidelines and principles of TCF (Treating Customers Fairly) in its Code of Ethics policy and in all business dealings with its clients.

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

Innofin Financial Solutions (Pty) Ltd has written authority to market the products of the following product suppliers and I am accredited to market their products:

Gap Cover

Ambledown
Cura
Discovery Gap
Medgap
Momentum Gap
Sanlam Gap
Sirago
Stratum Benefits
Turnberry
Zestlife

Life and Investments

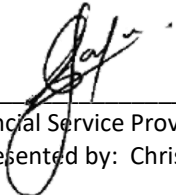
Allan Gray
Discovery
Bidvest Life
Hollard
Liberty
Momentum
Old Mutual
PPS
Sanlam
• Glacier
Stanlib
TSA

Medical Aid

Bestmed
Bonitas
Discovery Health
Fedhealth
Medihelp
Medshield
Momentum Health
Profmed

Short-Term Insurance

Bidvest
Bryte
Camargue
Carasure (Natsure)
CIA
CIB
Cyclesure
Discovery Insure
Echelon
Guardrisk
Hollard
Marine Underwriting Managers
Momentum Insure
MUA
New National
Old Mutual Insure
PPS
Santam
• Associated Marine
• Mirabilis
• Real Estate
• SHA
• Transport
Telesure
• Auto & General
• 1st For Women
• Virseker
Travel Insurance Company



Financial Service Provider as
represented by: Christo Franken