

Dear Client

LETTER OF DISCLOSURES AND CONSENT

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

My name is Johannes F. van Schalkwyk, employed by JVS Financial Services CC, 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 01/02/2002 in the following areas of financial planning:** Death and Disability Planning; Retirement Planning; Investment Planning; Healthcare; Estate Planning, Short Term Insurance. I am authorised to provide advice and intermediary services in the following categories: Category 11.1 Long-Term Insurance: Category A1.2 Short-Term Insurance: Personal Lines1.3 Long-Term Insurance: Category B1.4 Long-Term Insurance: Category C1.5 Retail Pension Benefits1.6 Short-Term Insurance: Commercial Lines1.7 Pension Fund Benefits (excluding Retail Pension Benefits) 1.14 Participatory Interests in Collective Investment Schemes 1.16 Health Care and Services . A copy of the licence is available for inspection on request.

I do not hold more than 10% of the shares issued by any product supplier. I am remunerated for my services by being paid commission from the product supplier. My brokerage has written authority to market the products of the following product suppliers and I am accredited to market their products:

I received more than 30% of my last year's commission and remuneration from the following product suppliers: N/A

I do hold professional indemnity insurance, guarantees or fidelity insurance. Compliance with the FAIS Act is monitored by Providus Compliance Consulting (Pty) Ltd practice approved by the Financial Services Board. Their address is 29 Milton Road, Goodwood, 7460, Postal Address: P.O. Box 212 Wellington, 7654, Republic of South Africa. Their contact details are T: +27 21 5924488 F: +27 86 212 7778 compliance@providus.co.za (nicol@providus.co.za or muller@providus.co.za)

I am a proud member of Providus Compliance Consulting (Pty) Ltd, which provides me with services such as a compliance, practice management and technology support. This support helps me to provide you with a more professional service. The compliance service enables my practice to be compliant with FAIS legislative requirements. Through the practice management support, I am able to run a more professional business and therefore able to provide you with an improved service and enhanced support.

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 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.

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.

I accordingly confirm, for the purposes of providing sound and proper financial advice to me, authority is granted to:

Johannes F. van Schalkwyk, of JVS Financial Services CC. FSP number 42956.

Contact detail 086 619 5412 Fax 021 939 3563 W/tell admin@jvsfin.co.za to obtain any and all such Information via The Financial Services Exchange (Pty) Ltd, trading as Astute, or any other institution providing a mechanism for the transmission of such information.

I, [Full names],

with the following Identity number acknowledge the following:

that sound and proper financial advice can only be provided with full disclosure of relevant Information relating to appropriate personal, including private, information for the purposes of determining and advising on my financial situation and financial product experience and objectives, in the process of acquiring, servicing or maintaining any financial products, including but not limited to any information relating to or interest in any long-term insurance, unit trust or any other financial products or services, with any Long term insurer, Short term insurer, Medical Aid, unit trust manager or other financial institution; my interests shall be best served if that Information is made available to authorised financial service providers with a legitimate interest in receiving such information for those purposes.

I herewith give consent for the Long term insurer, Short term insurer, Unit trust manager or other financial institution possessing such information to release such Information to the said Authorised User via Astute, and I confirm that such Authorised User shall be acting on my behalf or in my interest and I waive any right to privacy only for the purposes as stated above. I further acknowledge that this consent to obtain information on my behalf will remain effective until cancelled by me in writing.

I confirm that I have a choice of product providers as stated below:

Allan Gray, Santam, Discovery Life, Discovery Insure, Discovery Invest, Discovery Health, Discovery Gap Cover, Investec, Coronation, Stanlib, Glasier, Hollard, Momentum, PPS, FMI, Old Mutual, Sanlam, Liberty Life, Alexander Forbes, Western Administration, TRA – travel insurance, PAW – pet insurance, CIA Building Insurance, Mi-Way, Auto & General, First for Women, Virseker, Unity, Mirabilis, Brightrock, KEU, MUA, Mutual & Federal, Genlib, Ambledown, Stratum, Cura, Admed, TRA, Guardrisk, Momentum Health, Bonitas, Medihelp, Keyhealth.

Appointment of broker on record for the following Companies:

Record of advice:

This done and signed at on this day of

, 20

Signature of Client