

FAIS CONTACT STAGE DISCLOSURE & LETTER OF INTRODUCTION

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

My name is Mitchell Biggas and I have been in the financial services industry since 2004. I have a National Certificate in Financial Services: Wealth Management and have completed the RE1 and RE5 examinations.

My contact details are as follows

Office 4, Block 6, Kingfisher Office Park 2, 28 Siphosethu Road, Mount Edgecombe

Tel: (031) 502 2059

I am a key individual and representative at S.A. Brokers Insure CC, an authorized financial services provider, (FSP 47432) which accepts responsibility for my activities and is licensed to render financial services. A copy of the licence is available for inspection on request.

I am remunerated for my services by being paid a commission.

I am authorized to provide advice and intermediary services for the following subcategories:

1. Category 1

Sub Category	Category Description
1	Long-Term Insurance subcategory A
2	Short-Term Insurance Personal Lines
3	Long-Term Insurance subcategory B1
20	Long-term insurance subcategory B2
21	Long-term Insurance subcategory B2-A
22	Long-term Insurance subcategory B1-A
23	Short-term Insurance Personal Lines A1
26	Participatory interest in a hedge fund
4	Long-Term Insurance subcategory C
5	Retail Pension Benefits
6	Short-Term Insurance Commercial Lines
7	Pension Funds Benefits
14	Participatory interests in a collective investment scheme

I am able to provide advice in the following areas of financial planning:

Death and Disability Planning; Retirement Planning; Investment Planning; Estate Planning.

INITIAL _____

S.A. Brokers Insure cc:

- has written authority to market the products of the following product suppliers:: Santam Personal and Commercial, Santam Haulage, Echelon, Auto & General, Discovery Insure, Momentum Short term Insurance, First for Woman, H&L, Petrosure, Onesure, Garagesure, Envirosure, Liberty, Momentum, Old Mutual, Sanlam, Hollard, FMI, PPS, Brightrock, and Discovery
- does not hold more than 10% of the shares issued by any product supplier
- has not received more than 30% of last year's commission and remuneration from any of the above product providers
- holds professional indemnity insurance
- Has appointed two independent compliance officers, Ms Presha Singh (FSB practice number 5242) who can be contacted on 083 204 2577 and Ms Louise Pardy (FSB practice number 6507) who can be contacted on 082 459 1520
- has implemented a conflict of interest management policy in order to ensure that you, our valued client, always receive objective advice that is in your best interests. Our policy ensures that any potential conflict will be identified and effectively managed. Detailed registers recording any conflicts of interest and/ or non cash incentives received are also kept and these together with the conflict of interest management policy are available for inspection at our offices. For ease of reference a copy will be made available to you at your request.
- 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 our Complaints Resolution Policy is available on request.
- You understand that the FSP may come into possession of personal and/or confidential information whilst acting as your Financial Planner and that such information will not be disclosed to any third party, unless the Information constitutes a material fact which should be communicated to any existing or prospective product provider, or where such disclosure is required by law or in order to provide effective Financial Services. You consent to such personal information being used by any necessary third party, such as the Insurer, and you are aware that such Personal Information will be dealt with in accordance with the Personal Protection of Information Act ('POPI') as well as the Company's POPI Policy which is available on request. Certain personal information may be required for marketing purposes and you consent to the use thereof but reserve the right to request that such information not be used

Yours faithfully,

Mitchell Biggas

Signature of broker

Date disclosures made to the client : _____

Signature acknowledging client's receipt