

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 Dieter Hough and my contact details are stated above on this letterhead.

I am employed by Colonial Advisors & Associates, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services. In the case of my resignation, death or disability Jan van den Berg will be my successor.

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

**Category 1**

- 1.1 Long-Term Insurance: Category A
- 1.2 Short-Term Insurance: Personal Lines
- 1.3 Long-Term Insurance: Category B1
- 1.20 Long-Term Insurance: Category B2
- 1.4 Long-Term Insurance: Category C
- 1.5 Retail Pension Benefits
- 1.6 Short-Term Insurance: Commercial Lines
- 1.7 Pension Funds Benefits (excluding retail)
- 1.14 Participatory interests in Collective Investment Schemes
- 1.16 Health Service Benefits
- 1.18 Deposits defined in the Banks act – 12 months or less

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

Colonial Advisers & Associates has written authority to market the products of the following product suppliers and I am accredited to market their products: Alexander Forbes, Auto & General, Brolink, CIA, Cyclesure, Echelon, First 4 women, FSP Solutions, Hollard, Indequity, King Price, Mutual & Federal, Navigate, Renasa, Riskguard, Santam, Thatch Risk Acceptances, Virseker, Zurich, African Rand, Animal Insure, Camarque, CGGTEE, Merx Mirabilus, Senate, Western National, Zurich, CTU, VUM, RTU, Discovery, Liberty, Fedhealth, Bestmed, Sizwe Medical, Profmed, Bonitas, Medihelp, Momentum, Paw Paw Pet Insurance, Regent Life, Sanlam, Altrisk (Hollard Life), Brightrock, TIC Travel Insurance, Old Mutual, PPS, Zest Life, Admed Gap Cover, Guardrisk, Stratum Benefits, Turnberry, Allan Gray, FMI, Just Retirement.

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. Colonial Advisers & Associates holds professional indemnity insurance.

Compliance with the FAIS Act is monitored by Masthead Distribution Services (Pty) Ltd, a compliance practice approved by the Financial Services Board. Their postal address is PO Box 856, Howard Place, 7450. Their contact numbers are 021 686 3588(t) and 021 686 3589(f)

Colonial Advisers & Associates is a proud member of Masthead (Edms) Bpk, which provides us with services such as a compliance, practice management and technology support. This support helps us to provide you with a more professional service. The compliance service enables our practice to be compliant with FAIS legislative requirements. Through the practice management support we are 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 Conflict of interest 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 we have with the product suppliers. This document ensures transparency in my/our dealings with our customers and is available for inspection. Colonial Advisers & Associates Holds a Binders Agreement with Hollard for Personal Lines Business, and thus more than 30% of Colonial's income is generated by Hollard.

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  
Dieter Hough