

Dear Mr / Ms 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 \_\_\_\_\_ and my contact details are stated below this letterhead.  
I am employed by Affordable Funeral Investments (Pty) Ltd, an Authorised Financial Services Provider, which accepts responsibility for my activities and is, licensed to render financial services.

I am a Representative  Representative under Supervision  as defined in the Fit and Proper regulations.

I have been providing financial advice and intermediary services since \_\_\_\_\_ in the following areas of financial planning:  
[Funeral benefits]

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

**Category 1**

1.1 Long-Term Insurance: Category A  1.3 Long-Term Insurance: Category B1  1.22 Long-Term Insurance: Category B1-A

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

Affordable Funeral Investments (Pty) Ltd has written authority to market the products of the following product suppliers and I am accredited to market their products: Safrican Company Ltd. Their postal address is P.O. Box 616, Johannesburg, 2000. Their contact numbers are 011 778 8000 (t) and 011 778 8183 (f).

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

I am remunerated for my services by being paid a salary from Affordable Funeral Investments (Pty) Ltd.  
Affordable Funeral Investments (Pty) Ltd holds **professional indemnity insurance**.

Compliance with the FAIS Act is monitored by Masthead (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)

Affordable Funeral Investments (Pty) Ltd is a proud member of the Masthead Financial Advisors Association, 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 Affordable Funeral Investments (Pty) Ltd is 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 Affordable Funeral Investments (Pty) Ltd keep an updated disclosure register and a Conflict of Interest management Policy. 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/we 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.

The contact details for FAIS Ombud are: Postal address P.O. Box 74571, Lynwood Ridge, 0040. Their contact numbers are 012 762 5000 / 012 470 9080 (t) and 086 764 1422 / 012 348 3447 (f).

Yours faithfully

\_\_\_\_\_  
Representative's signature

\_\_\_\_\_  
Signature of client's receipt

\_\_\_\_\_  
Date disclosures made to the client