



Dear Valued Client / Valued Potential Client

## LETTER OF INTRODUCTION

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

My name is Michael Denis Addison and my contact details are stated on this letterhead. My telephone number is 0215515069 and my e-mail address is mike@addsure.co.za.

I am employed by Addlease (Pty) Ltd t/a Addsure, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services. A copy of the licence, which contains details of the financial services I am authorised to provide, as well as any exemptions, is available for inspection on request.

I am authorised to provide advice and intermediary services in the following categories: Long-term Insurance: Category A,B1,B2,C, Short-term Insurance: Category Personal lines, Commercial Lines, Pension Fund Benefits, Retail Pension Fund Benefits, Deposits as defined in the Banks Act, Participatory interest in one or more collective investment scheme, Health service benefits provided by a medical scheme as defined in section 1 of the Medical Schemes Act, 1998.

I have been providing financial advice and intermediary services since May 1995. I have experience in providing advice and provide the service on the following topics: Retirement Planning, Insurance Planning, Healthcare Planning, Investment Planning, Estate Planning, Asset finance and banking. I focus on Sectional Title/Community Scheme Financial Planning and Insurance Advice.

I have the following qualifications: CAIB (SA) LIB (SA) 240 credits at NQF level 6.

I have contractual relationships and / or written authority to market products of the following Insurers and I am accredited to market their products:

Old Mutual, Sanlam, Liberty Life, Momentum Life & Short Term Insurance, Discovery Life, HIC (Guardrisk), Fedhealth (Medscheme), Discovery Health, Genesis (Definiti Health), Resolution Health, Santam Real Estate (previously Corporate-Sure), Santam Ltd, Bryte Insurance Co (previously Zurich), Old Mutual Insure Ltd (previously Mutual & Federal), Commercial and Industrial Acceptances (CIA/Compass), First Property Acceptances (FPA/Guardrisk), AIG, Firedart Engineering Underwriting Managers (pty) Ltd (Compass), Allan Gray Unit Trusts, ABSA Investment Management Services (AIMS), Stanlib Collective Investments, FMI, ABSA Consultants and Actuaries, Associated Marine Underwriting Agency, Auto & General (MUA), Camargue Underwriting Managers, Stilus Underwriting Managers, a division of ONESURE (for M&F Risk Finance).

I do not directly or indirectly hold more than 10% of an insurer's shares. I did receive more than 30% of my last year's commission and remuneration from a particular insurer. I am not an associated company of an insurer.

I am paid for my services by way of commission and may charge fees to client's for further services by negotiated arrangement. A copy of our fee structure is available upon request.

We hold professional indemnity insurance.

CAPE TOWN (021) 551 5069 - JHB (011) 704 3858 – DURBAN (031) 4591795 : WEB [WWW.ADDSURE.CO.ZA](http://WWW.ADDSURE.CO.ZA)

AUTHORISED FINANCIAL SERVICES PROVIDER – F.S.B. LICENCE NO. : 15269

Our company FSB licence registration number is 15269. We are registered and accredited with the Council for Medical Schemes, accreditation certificate numbers ORG1668 & BR1923 which are available to view upon request.

Compliance with the FAIS Act is monitored by Masthead Distribution Services (Pty) Ltd, a compliance practice approved by the Financial Services Board. I am a member of the Masthead Financial Advisors Association, which provides me with services such as compliance, practice management and technology support by virtue of my membership. Their postal address is PO Box 856, Howard Place, 7450. Their contact numbers are (021)686 3588 (tel) and (021)686 3589 (fax).

In the event that you are dissatisfied with any aspects of my service, you should address your complaint in writing to me at the above address. A copy of my Complaints Policy is available on request. A copy of the Statutory Notice for long and short term Insurance will be furnished as required by legislation.

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 we may become entitled to and lists the business relationships that we have with the product suppliers. This document ensures transparency in our dealings with our customers and is available for inspection.

Treating our clients fairly is central to our business culture. Please feel free to give us feedback on any matter you would like to bring to our attention regarding our services and/or insurance products presented for your consideration.

Please hold this letter together with any policy documentation you may receive from me/us in future.

I look forward to a long association with you.

Yours sincerely



Mike Addison

Date disclosures made to client .....

Signature of client's receipt .....