



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 Martha Louise Pienaar and my contact details are stated on this letterhead. My cellular number is 082 452 1250 and my e-mail address is marietjie@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:
Short-term Insurance: Category Personal lines & Commercial Lines.

I have been providing financial advice and intermediary services since January 1976. I have experience in providing advice and provide the service on the following topics: Insurance planning – commercial & personal risks. I focus on Sectional Title/Community Scheme Financial Planning and Insurance Advice.

I have the following qualifications: Matric + Accreditation (FETC/Short-term Insurance - 84 credits NQF4). I have contractual relationships and / or written authority to market products of the following Insurers and I am accredited to market their products:

HIC Consultants (Guardrisk), Santam Real Estate (previously Corporate-Sure), Santam Ltd, Bryte Insurance Co Ltd (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) , 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.

Our company FSB licence registration number is 15269. We hold 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. 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).

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

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 short term Insurance will be furnished as required by legislation.

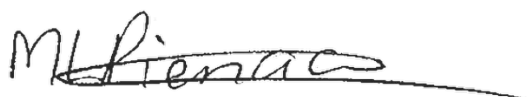
Please note that in accordance with legislation we keep an updated disclosure register. This register informs you, our client of all financial and ownership interests that we may become entitled to and lists the business relationships that we have with the product suppliers. This document ensures transparency 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 in future.

I look forward to a long association with you.

Yours sincerely

A handwritten signature in black ink, appearing to read 'M. Pienaar', with a long horizontal flourish extending to the right.

Marietjie Pienaar

Date disclosures made to client

Signature of client's receipt