



NAVIGANTI
financial planning cc
LETTER OF INTRODUCTION & DISCLOSURES

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

My name is **Neil Cairns** and my contact details are stated below on the footer of this letterhead.

I am a Key Individual and Representative mandated by Naviganti Financial Planning CC, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services.

A copy of the license, which contains details of the financial services I am authorised to provide, as well as any exemptions, is available for inspection on request.

Experience.

After graduating with a **Bachelor of Laws Degree** I joined Austen Smith and was admitted as an **Attorney of the High Court** in 1995. Thereafter I joined Investec, initially as a Legal Risk Manager, thereafter as a Financial Consultant. I spent two years at Investec fulfilling these roles. I then joined Mint Private Financial Planning, the high net worth financial division of Old Mutual, as a Financial Consultant where I received further extensive training and experience in the financial planning environment. I remained at Mint for approximately two years before moving to Naviganti Financial Planning CC. I am a Certified Financial Planner (CFP).

Product accreditation details.

My brokerage has written authority to market the products of the following product suppliers and I am accredited to market their products:

• AIMS	• Momentum International
• Allan Gray	• Nedcor Collective Investments
• Cannon Asset Managers	• Old Mutual
• Coronation	• Prescient
• FMI	• PortfolioMetrix
• Investec Asset Management	• Sanlam
• Hollard	• Standard Bank Offshore Unit Trusts
• Liberty Life	• Stanlib
• Marriott	• Sygnia
• Momentum Life	• TSA Administration (Pty) Ltd

Licensed for following Categories

**Long Term Insurance – Category A, B1, B2 and C. Retail Pension Benefits,
Pension Funds Benefits; Participatory Interest in Collective Investment
Schemes, Long Term Insurance B1-A, B2-A.**

- I do not hold more than 10% of the shares issued by any product supplier. I have received more than 30% of my total commission and remuneration from Allan Gray and Sanlam in the preceding year. I am remunerated for my services by being paid commission from the product supplier.
- I do 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. Their postal address is PO Box 856, Howard Place, 7450.
- 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 I/ we may become entitled to and lists the business relationships that I 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 below address. A copy of my Complaints Resolution Policy is available on request.

Statutory Notice.

The consultant is required by Rule 4.1 (a) of the Policyholder Protection Rules to disclose a Statutory Notice, attached hereto. Acknowledging proper receipt of the above documentation.

Client Name: _____ Signature: _____ Date: _____

Client Name: _____ Signature: _____ Date: _____





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

My name is **Kim Lewis** and my contact details are stated below on this letterhead.

I am a Representative, mandated by Naviganti Financial Planning CC, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services.

A copy of the license, which contains details of the financial services I am authorised to provide, as well as any exemptions, is available for inspection on request.

Experience.

In 2007 I joined Naviganti Financial Planning CC as a member of the Administration Team. I began my financial studies and completed my Certificate in Financial Planning (NQF 5) in 2010, National Certificate in Financial Planning (NQF 6) in 2012, Postgraduate Diploma in Financial Planning (NQF 8) through the University of the Free State in 2013 and Advanced Postgraduate Diploma in Financial Planning (Estate Planning & Risk Management) through the University of the Free State in 2016. In September 2012 I was appointed as a Representative, under the supervision of Neil Cairns, the Key Individual of Naviganti Financial Planning CC.

Product accreditation details.

My brokerage has written authority to market the products of the following product suppliers and I am accredited to market their products:

• AIMS	• Momentum International
• Allan Gray	• Nedcor Collective Investments
• Cannon Asset Managers	• Old Mutual
• Coronation	• Prescient
• FMI	• PortfolioMetrix
• Investec Asset Management	• Sanlam
• Hollard	• Standard Bank Offshore Unit Trusts
• Liberty Life	• Stanlib
• Marriott	• Sygnia
• Momentum Life	• TSA Administration (Pty) Ltd

Licensed for following Categories

**Long Term Insurance – Category A, B1, B2 and C. Retail Pension Benefits,
Pension Funds Benefits; Participatory Interest in Collective Investment
Schemes, Long Term Insurance B1-A, B2-A.**

7. I do not hold more than 10% of the shares issued by any product supplier. I have received more than 30% of my total commission and remuneration from Allan Gray and Sanlam in the preceding year. I am remunerated for my services by being paid commission from the product supplier.
8. I do hold professional indemnity insurance.
9. 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.
10. 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 I/ we may become entitled to and lists the business relationships that I have with the product suppliers. This document ensures transparency in my/ our dealings with our customers and is available for inspection.
11. 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.
12. In the event that you are dissatisfied with any aspect of my service, you should address your complaint in writing to me at the below address. A copy of my Complaints Resolution Policy is available on request.

Statutory Notice.

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

My name is **Sharon A Carter** and my contact details are stated below on this letterhead.

I am a Representative, mandated by Naviganti Financial Planning CC, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services.

A copy of the license, which contains details of the financial services I am authorised to provide, as well as any exemptions, is available for inspection on request.

Experience.

In 2006 I joined Naviganti Financial Planning CC as a member of the Administration Team for a period of two years. In 2008 I joined Hollard Life as part of the Administration team. I began my financial studies and completed my Certificate in Financial Planning (NQF 5) in 2010. In 2011 I was appointed as a Business Development Consultant with Hollard Life. Upon returning to Naviganti Financial Planning CC in 2015, I was appointed as a Representative, of Neil Cairns, the Key Individual of Naviganti Financial Planning CC. In 2017 I completed the Advanced Certificate in Financial Planning (NQF 6).

Product accreditation details.

Naviganti Financial Planning CC, of which I am a representative of, has written authority to market the products of the following product suppliers and I am accredited to market their products:

• AIMS	• Momentum International
• Allan Gray	• Nedcor Collective Investments
• Cannon Asset Managers	• Old Mutual
• Coronation	• Prescient
• FMI	• PortfolioMetrix
• Investec Asset Management	• Sanlam
• Hollard	• Standard Bank Offshore Unit Trusts
• Liberty Life	• Stanlib
• Marriott	• Sygnia
• Momentum Life	• TSA Administration (Pty) Ltd

Licensed for following Categories
Long Term Insurance – Category A, B1, B2 and C. Retail Pension Benefits,
Pension Funds Benefits; Participatory Interest in Collective Investment
Schemes, Long Term Insurance B1-A, B2-A.

13. Naviganti Financial Planning CC does not hold more than 10% of the shares issued by any product supplier and has received more than 30% of total commission and remuneration from Allan Gray and Sanlam in the preceding year. Naviganti Financial Planning CC is remunerated for services by being paid commission from the product supplier.
14. Naviganti Financial Planning CC holds professional indemnity insurance.
15. 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.
16. 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 I/ we may become entitled to and lists the business relationships that I have with the product suppliers. This document ensures transparency in my/ our dealings with our customers and is available for inspection.
17. 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.
18. 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.

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LETTER OF INTRODUCTION & DISCLOSURES

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

My name is **Devi Govender** and my contact details are stated below on this letterhead.

I am a Representative, mandated by Naviganti Financial Planning CC, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services.

A copy of the license, which contains details of the financial services I am authorised to provide, as well as any exemptions, is available for inspection on request.

Experience.

In 2009 I joined Naviganti Financial Planning CC as a member of the Administration Team. I began my financial studies and completed my Certificate in Financial Planning (NQF 4), (NQF 5), and (NQF 6). I am currently studying towards my Postgraduate Diploma in Financial Planning (NQF 8). In February 2016, I was appointed as a Representative, of Neil Cairns, the Key Individual of Naviganti Financial Planning CC.

Product accreditation details.

Naviganti Financial Planning CC, of which I am a representative of, has written authority to market the products of the following product suppliers and I am accredited to market their products:

• AIMS	• Momentum International
• Allan Gray	• Nedcor Collective Investments
• Cannon Asset Managers	• Old Mutual
• Coronation	• Prescient
• FMI	• PortfolioMetrix
• Investec Asset Management	• Sanlam
• Hollard	• Standard Bank Offshore Unit Trusts
• Liberty Life	• Stanlib
• Marriott	• Sygnia
• Momentum Life	• TSA Administration (Pty) Ltd

Licensed for following Categories

Long Term Insurance – Category A, B1, B2 and C. Retail Pension Benefits, Pension Funds Benefits; Participatory Interest in Collective Investment Schemes, Long Term Insurance B1-A, B2-A.

19. Naviganti Financial Planning CC does not hold more than 10% of the shares issued by any product supplier and has received more than 30% of total commission and remuneration from Allan Gray and Sanlam in the preceding year. Naviganti Financial Planning CC is remunerated for services by being paid commission from the product supplier.
20. Naviganti Financial Planning CC holds professional indemnity insurance.
21. 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.
22. 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 I/ we may become entitled to and lists the business relationships that I have with the product suppliers. This document ensures transparency in my/ our dealings with our customers and is available for inspection.
23. 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.
24. 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.

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Client Name: _____ Signature: _____ Date: _____



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

My name is **Byron Heathcote** and my contact details are stated below on this letterhead.

I am a Representative, under supervision, mandated by Naviganti Financial Planning CC, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services.

A copy of the license, which contains details of the financial services I am authorised to provide, as well as any exemptions, is available for inspection on request.

Experience.

In 2016 I joined Naviganti Financial Planning CC as a member of the Administration Team. I began my financial studies and completed my National Certificate in Financial Planning (NQF 6) in 2016 and my Postgraduate Diploma in Financial Planning (NQF 8) through the University of the Free State in 2017. I also obtained by BCom degree in Economics in 2014 through UNISA. I was appointed as a Representative, under the supervision of Neil Cairns, the Key Individual of Naviganti Financial Planning CC.

Product accreditation details.

Naviganti Financial Planning CC, of which I am a representative of, has written authority to market the products of the following product suppliers and I am accredited to market their products:

• AIMS	• Momentum International
• Allan Gray	• Nedcor Collective Investments
• Cannon Asset Managers	• Old Mutual
• Coronation	• Prescient
• FMI	• PortfolioMetrix
• Investec Asset Management	• Sanlam
• Hollard	• Standard Bank Offshore Unit Trusts
• Liberty Life	• Stanlib
• Marriott	• Sygnia
• Momentum Life	• TSA Administration (Pty) Ltd

Licensed for following Categories

Long Term Insurance – Category A, B1, B2 and C. Retail Pension Benefits, Pension Funds Benefits; Participatory Interest in Collective Investment Schemes, Long Term Insurance B1-A, B2-A.

25. Naviganti Financial Planning CC does not hold more than 10% of the shares issued by any product supplier and has received more than 30% of total commission and remuneration from Allan Gray and Sanlam in the preceding year. Naviganti Financial Planning CC is remunerated for services by being paid commission from the product supplier.
26. Naviganti Financial Planning CC holds professional indemnity insurance.
27. 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.
28. 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 I/ we may become entitled to and lists the business relationships that I have with the product suppliers. This document ensures transparency in my/ our dealings with our customers and is available for inspection.
29. 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.
30. 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.

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Client Name: _____ Signature: _____ Date: _____

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**STATUTORY NOTICE OF
LONG-TERM INSURANCE POLICYHOLDERS**

**IMPORTANT – PLEASE READ CAREFULLY
DISCLOSURE AND OTHER LEGAL REQUIREMENTS**
(This notice does not form part of the Insurance Contract)

As a long-term insurance policyholder, or prospective policyholder, you have the right to the following information:

1. **The intermediary (insurance broker or representative) dealing with you must at the earliest reasonable opportunity disclose:**
 - (a) Name, physical and postal address and telephone number.
 - (b) Legal capacity: whether independent or representing an insurer or brokerage.
 - (c) Concise details of relevant experience.
 - (d) Insurance products that may be sold.
 - (e) Insurers whose products may be marketed.
 - (f) Indemnity covers held- Yes/No.
 - (g) Shareholdings in insurers if 10% or more.
 - (h) Name of insurers from which the intermediary received 30% or more of total commission and remuneration during the past calendar year.
(The intermediary must be able to produce proof of contractual relationship with and accreditation by the insurers concerned).
2. **Your right to know the impact of the decision you elect to make.**
 - (a) The intermediary or insurer dealing with you must inform you of:
The premium you may be paying.
The nature and extent of benefits you may receive.
 - (b) If the benefits are linked to the performance of certain assets:
How much of the premium will go towards the benefit?
To what portfolio will your benefits be linked?
 - (c) The possible impact of this purchase on your finances.
 - (d) The possible impact of this purchase on your other policies (affordability).
 - (e) The possible impact of this purchase on your investment portfolio (affordability).
 - (f) The flexibility of changes you may make to the proposed contract.
 - (g) The contract terms of the product you intend to purchase.
(It is very important that you are quite sure that the product or transaction meets your needs and that you feel you have all the information you need to make a decision.)
3. **Your right when being advised to replace an existing policy.**

You may not be advised to cancel a policy to enable you to purchase a new policy or amend an existing policy, unless:

 - (a) The intermediary identifies the policy as a replacement policy.
 - (b) The implications of cancellation of the policy are disclosed to you such as:
The influence on your benefits under the old policy.
The additional costs incurred with the replacement.
 - (c) The insurer which issued the original policy will contact you, you are advised to discuss the matter with its representative.
4. **Your right to be informed by the insurer.**

The insurer will forward you documentation confirming policy details as discussed in paragraph 2 of this Notice, which will also include:

 - (a) The name of the insurer.
 - (b) The product being purchased.
 - (c) The cost in Rands of the transaction and specifically: the loadings, if any; the initial expense; and the amount of commission and other remuneration being paid to the intermediary.
 - (d) In the case of policies with and investment element, the ongoing expense and any other fees or charges payable.
The summary in terms of section 48 of the Long-term Insurance Act, 1988.
The contact number and address of the complaints and compliance officers of the insurer.
(The insurer may disclose the above information on a generic basis with additional policyholder specific disclosure).
5. **Your right to cancel the transaction.**

In most cases, you have a right to cancel a policy within 30 days after receipt of the summary contemplated in section 48 from the insurer. The same applies to certain changes you may make to a policy. The insurer is obliged to confirm to you whether you have this right and to explain how to exercise it. Please bear in mind that you may not exercise if you have already claimed under the policy or if the event, which the policy insures you against, has already happened. If the policy has an investment component, you will carry any investment loss.
6. **Serious warning.**
 - It is very important that you are quite sure that the product or transaction meets your needs and that you feel you have all the information you need before making a decision.
 - It is recommended that you discuss with the intermediary or insurer the possible impact of the proposed transaction on your finance, your other policies or your broader investment portfolio. You should also ask for information about the flexibility of any proposed policy.
 - Where paper forms are required, it is advisable to sign them only once they are fully completed. Feel free to make notes regarding verbal information, and to ask for written confirmation or copies of documents.
 - Remember that you may contact either the Long-term Insurance Ombudsman or the Registrar of Long-term Insurance, whose details are set out below, if you have any concerns regarding a product sold to you or advice given to you.

Particulars of Long-term Insurance Ombudsman P.O. Box 45007 CLAREMONT 7735 Tel: (021)674-0330 Fax: (021)674-0951	Particulars of Registrar of Long-term Insurance Financial Services Board P.O. Box 35655 MENLO PARK Tel: (012) 428-8000 Fax: (012)347-0221
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