



MINDORO GROUP

DISCLOSURE - FSP LICENCE NO: 12970

		<u>YEARS EXPERIENCE</u>
		<u>IN INDUSTRY</u>
NAME OF AUTHORISED FINANCIAL SERVICES PROVIDER	- MINDORO GROUP (PTY) LTD - Reg. No. 1990/04025/07	
KEY INDIVIDUALS	- J.L. ARMSTRONG A.C.A., C.A. (S.A.) - R.C. BECKET DIP. BUS. MAN. (NATAL)	26 31
REPRESENTATIVES	- M. DE PALO Nat. Cert. W.M.L.5. R.F.P. - B. DICKSON Nat. Cert. W.M.L.5. R.F.P. - T. FOURIE Nat. Cert. W.M.L.5, HCA - C. ABRAHAMS (Under Supervision) - C. REED (Under Supervision)	26 26 21 08
OFFICE STAFF	- Z. NDLOVU - L. NEL - E. DENNIS - T. SMITH - T. BOSHOFF - C. BRANSGROVE-BOWER	21 30 26 03 05 02
MINDORO is an authorised financial services provider, licensed to render financial services and accepts responsibility for representatives mentioned above.		
POSTAL ADDRESS	- PO BOX 68, KLOOF, 3640	
TELEPHONE NUMBER	- 031 - 717 2700	
FAX NUMBER	- 031 - 717 2701	
CATEGORIES THAT APPLY TO OUR LICENCE (CATEGORY 1)	- Long term Insurance: Cat A, Short Term Insurance: Personal Lines, Short Term Insurance: Personal Lines A1, Long Term Insurance Cat B, Long Term Insurance Cat B-1A, Long Term Insurance Cat B2-A, Long term Insurance Cat C, Retail Pension Benefits, Pension Fund Benefits (excluding Retail Pension benefits), Participatory Interest in Collective Investment Schemes, Health Service benefits.	
LEGAL STATUS	- Independent consultants throughout the financial services spectrum in the areas defined in our attached organogram. We do not hold directly or indirectly more than 10% of any shares in any insurance companies. However, we do receive more than 30% of our total remuneration from Momentum Employee Benefits.	
CONTRACTED PRODUCT PROVIDERS THAT MAY BE MARKETED BY THE FINANCIAL SERVICES PROVIDER	- We currently hold broking contracts with Allan Gray, Capital Alliance, Discovery Life, Fedtrust, Investec, Liberty, Momentum, Old Mutual, Safrican, Sanlam, Stanlib, TSA Administration, Ambledown (Underwritten by Constantia), Discovery Health and Discovery Health Primary Care, Momentum Health, African Unity, Bonitas, Medihelp, Ocsacare, Stratum, Hollard, Xelus (Pty) Ltd and Health Squared/Sizwe Medical aid.	
Ocsacare falls under the Occupational Health and Safety Act and is not governed by the Fais Act. As such any advice we provide to clients is not governed by the Fais Act nor is covered under our Professional Indemnity Insurance.		
EXPERIENCE	- The Company has been operational since 1 March 1996 and consultants are accredited and mandated by the various insurers before their products can be offered as part of services to clients.	
PROFESSIONAL INDEMNITY	- The Company carries professional indemnity of R3, 000 000.00.	
FEES AND REMUNERATIONS	- The Company is remunerated in two ways: either by commission from the Product Providers as regulated or by fees charged on an hourly basis. The fee structures vary depending on the service provided and these will be highlighted when such services are requested.	
COMPLIANCE OFFICERS	- Practical Compliance Solutions (Pty) Ltd – Compliance practice approved by Financial Sector Conduct Authority. Address: 17 Forest Ridge Estate, Peatties Lake, Crammond, 3201 Telephone: 0815252762. They provide us with services such as compliance, practice management and technology support by virtue of our membership.	
COMPLAINTS PROCEDURE	- Should the need arise the company has a formal complaints procedure. All complaints must be lodged in writing to the company.	
FINANCIAL SERVICES PROVIDER LICENCE AND MANDATES	- These licenses are held at our physical address and may be inspected upon request.	

ACKNOWLEDGED:

DATE: