



# MINDORO GROUP

## DISCLOSURE - FSP LICENCE NO: 12970

NAME OF AUTHORISED	- MINDORO GROUP (PTY) LTD	<u>YEARS EXPERIENCE</u>
FINANCIAL SERVICES PROVIDER	- Reg. No. 1990/04025/07	<u>IN INDUSTRY</u>
KEY INDIVIDUALS	- J.L. ARMSTRONG C.A. (S.A.) ACA (Brit)	<b>26</b>
	- R.C. BECKETT DIP. BUS. MAN. (NATAL)	<b>31</b>
REPRESENTATIVES	- M. DE PALO ACFP	<b>26</b>
	- B. DICKSON Nat. Cert. W.M.L.5.	<b>26</b>
	- T. FOURIE Nat. Cert. W.M.L.5	<b>21</b>
	- C. ABRAHAMS (Under Supervision)	<b>08</b>
	- C. REED BCom Finance (Under Supervision)	
OFFICE STAFF	- Z. NDLOVU	<b>21</b>
	- L. NEL	<b>30</b>
	- E. DENNIS	<b>26</b>
	- T. SMITH	<b>03</b>
	- T. BOSHOFF	<b>05</b>
	- C. BRANSGROVE-BOWER	<b>02</b>
MINDORO GROUP (PTY) LTD 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 – 031-7172701	
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 benefit.	
LEGAL STATUS	- Independent consultants throughout the financial services spectrum in the areas defined above. 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, Unity Health, Discovery Health, Discovery Healthy Company & Discovery Flexicare, Momentum Health & Momentum Health4Me, African Unity, Bonitas, Medihelp, Stratum, Xelus, Kaelo, Kaelo MyHealth, Health Squared & Sizwe Medical aid.	
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 and practice management 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.	
FSP LICENCE AND MANDATES	- These licenses are held at our physical address and may be inspected upon request	
POPI CLAUSE	- You understand that the FSP may come into possession of personal and/or confidential information whilst acting as your Financial Planner and that such information will not be disclosed to any third party, unless the information constitutes a material fact which should be communicated to any existing or prospective product provider, or where such disclosure is required by law or in order to provide effective Financial Services. You consent to such personal information being used by any necessary third party, such as the Insurer, and you are aware that such Personal Information will be dealt with in accordance with the Personal Protection of Information Act ("POPI") as well as the Company's POPI Policy which is available on request. Certain personal information may be required for marketing purposes and you consent to the use thereof but reserve the right to request that such information not be used.	

ACKNOWLEDGED: .....

DATE: .....