



LETTER OF INTRODUCTION & DISCLOSURES

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

My name is **Derrick Olsen** and my contact details are stated above on this letterhead.

I am mandated by **D&A Financial Planning CC**, an authorised financial services provider ("**FSP**"), which accepts responsibility for my activities and is licensed to render financial services.

I have been providing financial advice and intermediary services since **April 1993** in the following areas of financial planning:

- **Retirement planning (Retirement Annuities & Living Annuities)**
- **Investments (Tax Free Savings, Unit Trusts & Education policies)**
- **Death, Disability & Dreaded Disease (Risk Cover)**
- **Estate planning (Wills & Winding-up Deceased Estates)**

I am authorised to provide advice and intermediary services in the following categories:

Category 1

- 1.1 Long-Term Insurance: Category A
- 1.3 Long-Term Insurance: Category B
- 1.4 Long-Term Insurance: Category C
- 1.5 Retail Pension Benefits
- 1.7 Pension Fund Benefits (excluding Retail Pension Benefits)
- 1.14 Participatory Interests in Collective Investment Schemes
- 1.17 Deposits as defined in the Banks Act – exceeding 12 months
- 1.18 Deposits as defined in the Banks Act – 12 months or less

A copy of the **licence** is available for inspection on request.

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

Savings and Investment Institutions

- Allan Gray
- Discovery Invest
- Investec asset Managers
- PSG Asset Managers
- Momentum Wealth
- Old Mutual Wealth

- Sanlam
- Stanlib
- Warwick Asset Managers

Life Assurance

- BrightRock
- Discovery Life
- Hollard Life
- Liberty Life
- Momentum Life
- Old Mutual Life

I do **not** hold more than 10% of the shares issued by any product supplier.

I am remunerated for my services by charging an advisory fees and/or charging an hourly rate of R1 150 (excl VAT).

There is no charge for the **first** consultation.

I have not received more than **30%** of my last year's remuneration from any of the abovementioned product suppliers.

I do hold professional indemnity insurance, but not for guarantees or fidelity insurance.

I may from time to time receive **non-cash incentives** from product suppliers or indirect consideration from other persons. (I will provide specific details should you request further information).

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 above address.

(A copy of my Complaints Resolution Policy is available on request).

I look forward to providing a **professional financial service** in accordance to your specific financial needs.