

Custodian Financial Services (Pty) Ltd
Licensed Financial Services Provider, FSP No 48874

LETTER OF INTRODUCTION & DISCLOSURES

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

My name is **Johan Roos** and my contact details are stated above on this letterhead. I am a Financial Planner and employed by CUSTODIAN Financial Services (Pty) Ltd, an authorised financial services provider, who accepts responsibility for my activities and is, licensed to render financial services. I have been providing financial advice and intermediary services since **2004** in the following areas of financial planning: Death and Disability planning; Retirement planning; Investment Planning; Estate Planning. A copy of my license is available for inspection on request.

I am authorized 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
- 1.20 Long-Term Insurance: Category B2

My brokerage has written authority to market the products of the following product suppliers.

Hollard	Fedgroup	Discovery
FMI	Liberty	Brightrock
Allan Gray	Capital Legacy	

I am accredited to market their products of the following product suppliers:

Discovery Life	Liberty Life	Capital Legacy	Fedgroup
Allan Gray	Hollard	Brightrock	FMI

I received more than 30% of my last year's commission and remuneration from the following product suppliers: Brightrock. I do not hold more than 10% of the shares issued by any product supplier. I am remunerated for my services by being paid commission from the product supplier or by charging fees as per the annexure hereto. I do hold professional indemnity insurance.

Compliance with the FAIS Act is monitored by Masthead (Pty) Ltd a compliance practice approved by the Financial Services Board. Their postal address is PO Box 765, Howard Place, 7450. Their contact numbers are 021 686 3588(t) and 021 686 3589(f)

I am a proud member of the Masthead Financial Advisors Association, which provides me with services such as a compliance, practice management and technology support. This support helps me to provide you with a more professional service. The compliance service enables my practice to be compliant with FAIS legislative requirements. Through the practice management support I am able to run a more professional business and therefore able to provide you with an improved service and enhanced support.

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 personal and confidential information obtained or acquired from 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 and our Treating Customers Fairly promise is available on our website www.rfsfin.co.za

Yours faithfully

Johan Roos
Financial Planner