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FAIS Disclosure Notice

Insured by Guardrisk Life

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In terms of the FAIS Act No. 37 of 2002, a policyholder or prospective policyholder has the right to the following information about the product provider:

FMI

1st floor, FMI House, 2 Heleza Boulevard, Sibaya, 4310
Postnet Suite 91, Private Bag X01, Umhlanga Rocks, 4320

Tel: 086 010 1119

Fax: 086 110 5820

www.fmi.co.za

Reg No: 1997/019460/06

FMI is a Division of Bidvest Life Ltd, a licensed Life Insurance company and authorised Financial Services Provider FSP 47801

Should you wish to lodge a claim, please contact: FMI Client Care: **086 010 1119** or send an email to **claims@fmi.co.za** or go to our website **www.fmi.co.za** and use the electronic claim submission process

Should you wish to lodge a complaint, please contact: FMI Client Care: **086 010 1119** or send an email to **complaints@fmi.co.za**

Compliance Officer

Anita Haarhoff

Postnet Suite 91, Private Bag X01, Umhlanga Rocks, 4320

Tel: 031-538 3500

Email: **anitah@fmi.co.za**

FMI is a Division of Bidvest Life Ltd ("Bidvest Life"), and is mandated by Guardrisk Life Ltd ("Guardrisk Life") to administer this policy. Bidvest Life receives a binder fee from Guardrisk Life in terms of the Binder Agreement between Guardrisk Life and Bidvest Life.

FMI is authorised to render financial services for product categories A, B1, B1-A, B2, B2-A.

Guardrisk Life has no ownership interest in FMI.

FMI does not own more than 10% of the issued shares directly or indirectly of any Life Assurer or Product Provider.

FMI and Guardrisk both have sufficient professional indemnity cover as required by the Financial Advisory and Intermediary Services Act 37 of 2002.

All information obtained or acquired from you shall remain confidential unless you provide written consent, or unless FMI or Guardrisk Life is required by law to disclose such information.

FMI has a Conflict of Interest Management policy, which is available on our website **www.fmi.co.za**.

The benefits attached to this policy are insured by:

Guardrisk Life Limited

102 Rivonia Road, Sandton 2196

Tel: 011 669 1000

Fax: 011 669 1931/2

www.guardrisk.co.za

Reg No: 1999/013922/06

Guardrisk Life Limited's Compliance Manager can be contacted at the above address or by email at **compliance@guardrisk.co.za**

Guardrisk Life Limited is a registered insurer and an authorised financial services provider FSP 76.

Important Note

Your Right to Cancel the Transaction

You have a right to cancel a policy within 31 days after receipt from FMI of the summary contemplated in section 48 of the Long-term Insurance Act 52 of 1998. Such notification of cancellation must be made in writing. The same applies to certain changes you may make to a policy. FMI 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 it if you have already claimed under your policy or if the event, which the policy insures you against, has already happened. If the policy has an investment component, you will carry an investment loss.

All notifications should be sent to clientcare@fmi.co.za or to **Postnet Suite 91, Private Bag X01, Umhlanga Rocks, 4320.**

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 your intermediary the possible impact of the proposed transaction on your finances, your other policies or your broader investment and insurance portfolio. You should also ask for information about the flexibility of any proposed policy. Where paper forms are required, you must only sign them 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 FAIS Ombudsman, whose details are set out below, if you have any concerns regarding a product sold to you or advice given to you.

Your Right to Lodge a Complaint with the Ombudsman

Where you have lodged a complaint with FMI and such a complaint is not resolved to your satisfaction, you have the right to approach the relevant Ombudsman whose details follow hereunder.

Particulars of Long-term Insurance Ombudsman

Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7700
Private Bag X45, Claremont, Cape Town, 7735

Tel: 021 657 5000

Fax: 021 674 0951

Email: info@ombud.co.za

www.ombud.co.za

Particulars of FAIS Ombudsman

Sussex Office Park, Ground Floor, Block B
473 Lynnwood Road, Cnr Lynnwood Road and Sussex Avenue, Lynnwood, 0081
PO Box 74571, Lynnwood Ridge, 0040

Tel: 012 470 9080

Fax: 012 348 3447

Email: info@faisombud.co.za

www.faisombud.co.za