

Client Service Level Agreement

between

(hereinafter referred to as the "Client")

and

Goudvis & Associates CC 4750

1. The Client hereby appoints Goudvis & Associates CC, an authorised FSP, to render financial advice and/or intermediary services as listed in the table hereunder. This appointment is effective as at the date of signature of this Agreement.
2. In accordance with the Financial Advisory and Intermediary Services Act and the General Code of Conduct for Authorised FSPs and Representatives, it is my/our duty as an authorised financial services provider (FSP) to inform you, as a valued client of my/our business, of some of your principal rights in terms of the aforementioned legislation:
 - 2.1. As a client of the financial services industry you have a right to an analysis of your circumstances, financial situation and objectives before entering into any financial services related transaction.
 - 2.2. As an authorised FSP we are compelled to render financial services honestly, fairly and with the necessary due skill, care and diligence and to then, in consultation with you, prioritise your needs and objectives and to provide you with appropriate advice to address these needs based on the information which you have provided.
 - 2.3. At Goudvis & Associates CC, we embrace these requirements as being in the interests of our valued clients and the financial services industry as a whole.
 - 2.4. Goudvis & Associates CC endeavours to provide our clients with appropriate financial advice, therefore, before we conduct a financial needs analysis and provide you with advice, we will obtain from you such necessary information regarding your needs and objectives, financial situation, risk profile and financial product knowledge and experience as to ensure that we provide you with appropriate advice, which takes into account:
 - 2.4.1. Your ability to financially bear any costs or risks associated with the financial product;
 - 2.4.2. The extent to which you have the necessary experience and knowledge in order to understand the risks involved in the transaction; and

- 2.4.3. Where you are a pension fund, medical scheme, friendly society, employer or any other entity that is being advised on entering into a financial product or transaction aimed at providing benefits for your members, employees or other underlying natural persons, we will take into account the reasonably identified collective needs and circumstances of such members, employees or other natural persons.
- 2.5. In determining the extent of information necessary to provide appropriate advice, Goudvis & Associates may take into account:
- 2.5.1. any specific objectives or needs that you have explicitly requested that we focus on, or not to focus on, in performing the analysis;
- 2.5.2. any specific objectives or needs that we both explicitly agreed to focus on or not to focus on in performing the analysis;
- 2.5.3. any applicable surrounding circumstances that makes it clear that the analysis can be reasonably expected to focus only on specific objectives or needs;
- 2.5.4. the fact that you have explicitly declined to provide any information requested by Goudvis & Associates CC.
3. In line with the above, you do have the right to specify those needs or objectives which you wish to be addressed and/or focused on, as well as decline to provide any of the information requested by Goudvis & Associates CC.
- 3.1. We respect this right, but should you decide to consult with us only regarding certain needs or objectives, or decline to provide any of the information requested by Goudvis & Associates CC, and an analysis was therefore performed on limited information, we require that you take full cognisance of and responsibility for the following:
- 3.1.1. When providing focused advice there may be needs in your personal financial planning which require more urgent attention than the specific need or needs being addressed at your request;
- 3.1.2. There may be limitations in the appropriateness of the advice provided; and
- 3.1.3. It is your explicit responsibility to take particular care to consider on your own whether the advice provided is appropriate considering your objectives, financial situation and particular needs, particularly any aspects of such objectives, situation or needs that were not considered in light of the aforementioned circumstances.
4. At Goudvis & Associates, we provide financial advice and intermediary services regarding the aspects of financial planning set out in the table below:

Services	Client Needs Yes/No	Do you agree to provide information for an analysis to be conducted? Yes/No	By When (Date)
1. Risk Planning <i>[e.g. Life, Disability, Dread Disease, Income Protection]</i>			
2. Retirement Planning a) Pre-Retirement Investment Planning <i>[e.g. Retirement Annuities]</i> b) Post Retirement Investment Planning <i>[e.g. Income and Growth Plans]</i>			
3. Estate Planning <i>[Legal Advice]</i>			
4. Investment Planning a) Monthly Investments b) Single Investments <i>[e.g. Unit Trusts, Linked Products, Guaranteed Plans]</i>			
5. Offshore Investments			
6. Short Term Insurance Cover (Personal Lines)			
7. Short Term Insurance Cover (Commercial Lines)			
8. Tax Practitioner (Referral basis only)			
9. Wills and Reviews			
10. Business Assurance			
11. Medical Schemes			
12. Employee Benefits			
13. Share Portfolios			

5. If you have indicated in the table above that you **do not** wish to provide us with information relevant to the areas that you would like us to address, we will not be able to conduct a comprehensive

financial needs analysis, and you hereby accept the responsibilities and risks associated with focused advice, as set out in point 3 above, as well as the following:

- 5.1. You acknowledge that you have been made aware of the services provided by Goudvis & Associates CC and have declined advice regarding the other planning services offered by Goudvis & Associates CC.
 - 5.2. You acknowledge that due to you exercising your rights as a client, you might well have needs that require urgent addressing, but have chosen not to have them addressed at this stage.
 - 5.3. That you have voluntarily exercised your right and have not been unduly influenced by Goudvis & Associates CC to do so and are aware of your right to a full needs analysis and that Goudvis & Associates CC has encouraged you to have such an analysis performed.
 - 5.4. In all instances, you as the client, have been informed and have acknowledged that any analysis of your personal financial situation can only be performed if you, as the client, provide all relevant and appropriate information to Goudvis & Associates CC.
 - 5.5. In all instances you have been informed and are aware that the accuracy of any analysis is critically dependent on the information provided by you to Goudvis & Associates CC.
6. As an authorised FSP we are compelled to decline to recommend a product or transaction where Goudvis & Associates CC is not able to identify a suitable financial product or products that will be appropriate to your needs and objectives, risk profile, financial situation and product knowledge and experience. This may be a result due to limitations placed on Goudvis & Associates CC by way of contractual arrangements or any provision in terms of the FAIS Act. Where such circumstances exist, Goudvis & Associates CC will disclose this clearly to you and suggest that you should seek advice from another appropriately authorised FSP.
 7. The Client consents that Goudvis & Associates CC may access any of the Client's financial information from third parties to enable Goudvis & Associates CC to assess the Client's financial affairs and to adequately and professionally render a financial planning service.
 8. Goudvis & Associates CC acknowledges that in the course of rendering services to the Client in terms of this authority, it shall come into possession of information of a confidential nature. Goudvis & Associates CC shall not, whether during the course of this Agreement or at any time thereafter, use or disclose or allow third parties to use or disclose any of the confidential information except to the extent permitted by the Client in writing or as required by law.
 9. Goudvis & Associates CC undertakes to:

- 9.1. Act honestly and fairly, with due skill, care and diligence, in the interest of the Client.
 - 9.2. Have and employ effective resources, procedures and appropriate technological systems for the proper performance of the agreed financial services.
 - 9.3. Seek from the Client appropriate and available information regarding his/her circumstances, financial situation, product experience and objectives in connection with the services required at the date of advice.
 - 9.4. Treat the Client fairly in a situation of conflicting interests.
 - 9.5. Make adequate disclosures of relevant material information, including disclosures of costs and fees associated with the services rendered or products sold to the client and actual or potential own interests, in relation to dealings with the Client.
 - 9.6. Be responsible for adequate and appropriate record-keeping.
 - 9.7. Avoid fraudulent and misleading advertising, canvassing and marketing.
 - 9.8. Comply with all relevant regulatory and statutory requirements, codes of conduct and common law requirements that have an impact on the FSP, including but not limited to, the FAIS Act and FIC Act.
10. Goudvis & Associates CC shall have no authority to:
- 10.1. Enter into contractual obligations on behalf of the Client;
 - 10.2. Incur any liability on behalf of the Client;
 - 10.3. Settle or waive any claim against or by the Client;
 - 10.4. Effect portfolio restructuring, switches or replacements without the Clients prior written consent.
11. The Client agrees:
- 11.1. To furnish the FSP with written consent and/or completed application forms and/or transaction documentation where required.
 - 11.2. To inform the FSP if he/she wishes to discontinue the relationship.
 - 11.3. That you have been informed of Goudvis & Associates CC status as an accountable institution in terms of the Financial Intelligence Centre Act and its responsibilities in terms of this Act.

- 11.4. That you hereby certify that any funds that Goudvis & Associates CC is required to deal with on your behalf have not been obtained from an illegal source and that you are not involved in any money laundering or other unlawful activities.
- 11.5. That you understand that it is your duty to inform Goudvis & Associates CC of any changes to your factual circumstances as and when they occur.
12. The Client hereby acknowledges and understands that, with regard to the completion or submission of any transaction requirement, all material facts must be accurately and properly disclosed, and that the accuracy and completeness of all answers, statements or other information provided by or on behalf of the Client, are the Client's own responsibility.
13. Where the Client elects to conclude a transaction that differs from that recommended by the FSP, or otherwise elects not to follow the advice furnished, or elects to receive more limited information or advice than the FSP is able to provide, it shall be the responsibility of the Client to take particular care to consider whether any product selected is appropriate to the Client's needs, objectives and circumstances.
14. The parties agree that Goudvis & Associates CC shall be remunerated for the financial services rendered in the following manner.

14.1. Commission:

Goudvis & Associates CC shall only receive payment from the product provider as compensation for the introduction of the Client to purchase a financial product. Such commission will be payable in accordance with product rules of the particular product provider. Any reduction in the percentage of commission negotiated between the parties shall be recorded on the application form for the purchase of such financial product and subject to regulatory legislation where applicable, for example the Long-Term Insurance Act.

and/or

14.2. Time Based Fee:

The fee shall be charged by way of invoice in respect of the services and/or advice rendered. The fee shall be based on the amount of time spent by Wesley Birch in providing the services and/or advice. This may be either expressed as an hourly rate, or a fixed fee per service rendered. The schedule of rates and fees is attached hereto.

Should the Client decide not to implement any recommendation made by Wesley Birch for the preparation of the advice, financial plan or other financial services already provided to the Client, the fee as calculated on the invoice will be payable in full by the Client.

The FSP shall be entitled to revise the fees on an annual basis, whether up or down, (“the revised fees”) on written notice to the Client, provided that Goudvis & Associates CC shall give the Client at least 1 month’s written notice of the revised fees.

Goudvis & Associates CC records that the revised fees shall take account of increases in the consumer price index and the cost of providing the Services.

and/or

14.3. Additional fees in terms of Rule 12.4.1 of the Short-term Insurance Policyholder Protection Rules:

The fee shall be charged by way of an explicit written agreement between Goudvis & Associates CC and the Client and facilitated by the insurer, in respect of the specific services agreed to, which do not constitute services as intermediary as defined in the Regulations made under the Short-term Insurance Act. The fee shall be based on the following:

- Actual services provided;
- Services rendered other than services as intermediary;
- Non-remuneration of services already remunerated by the insurer.

This may be either expressed as an hourly rate, or a fixed fee per service rendered. The explicit written agreement in respect of such fees is attached hereto as Annexure A.

15. **Goudvis & Associates CC** appointment shall remain in force until terminated by either party on giving the other party 30 days’ written notice of termination. It shall not be required of such party to furnish reasons for the termination.
16. The Client acknowledges that a Disclosure Letter, setting out the particulars of Goudvis & Associates CC and its Representatives as required by the FAIS Act, has been made available to him or her.
17. The parties agree that the financial planning for the Client shall be reviewed annually, unless a more regular review is specifically requested by the Client.

Review time frame: Yearly

Signed at _____ on _____.

Client:

Fee Agreement

IN TERMS OF RULE 12.4.1 OF THE SHORT-TERM INSURANCE POLICYHOLDER PROTECTION RULES

In respect of services provided for Short-term Insurance Personal Lines and Short-term Insurance Commercial Lines (non-life insurance policy) and which services do not fall into the definition of services as intermediary, as defined in the Short-term Insurance Regulations.

entered into between

Goudvis & Associates CC

4750

(hereinafter referred to as the FSP)

and

<Name of Policyholder>

<Identity Number>

(hereinafter referred to as the policyholder)

1. The FSP has been appointed by the policyholder to provide services in respect of short-term insurance personal lines and/or short-term insurance commercial lines policies.
2. The policyholder acknowledges that he/she is aware that the FSP will earn commission in accordance with the Short-term Insurance Regulations in respect of services rendered as intermediary.

3. The policyholder hereby explicitly agrees and consents, in addition to the commission due to the FSP as described in paragraph 2 above, to pay the fee(s) set out in the table below to the FSP in respect of the specific agreed services to be provided by the FSP to the policyholder and explicitly agreed upon.

Specific service to be rendered	Frequency	Rand Amount
<i>Obtaining quotes for claim processing.</i>		
Assistance with claims rejected – direct negotiations with the insurer and for goodwill payments.		
Collection of Salvage.		
Dealing with non-insured third-party approaches and recoveries.		
Additional written information to assist with accidents.		
Onsite visits with the assessors when required / deemed necessary.		
Arrange and assist with valuations with suitable professionals.		
Conduct surveys of buildings.		
Risk management services.		
Onsite visits when requested and with renewal.		
Advice outside of the ambit of financial products.		

4. The FSP and the policyholder agree that this fee agreement may be cancelled by either party in writing, by providing 30 days' notice of the intention to cancel the agreement.

Client Signature

Full name:

Date:

Signatory on behalf of Goudvis & Associates

Full name: Wesley Birch

Date: