



Dear

LETTER OF INTRODUCTION & DISCLOSURES

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

I, Wesley Birch, am a representative rendering financial services under supervision as defined in the Fit and Proper regulations. I am employed by Goudvis & Associates CC, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services.

I have been providing financial advice and intermediary services since 2009 in the following areas of financial planning:

Death and Disability Planning
Estate Planning
Healthcare
Investment Planning
Retirement Planning
Short Term Personal Insurance and
Short Term Commercial Insurance

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

Category I

- 1.1 Long-term Insurance subcategory A
- 1.2 Short-term Insurance Personal Lines
- 1.3 Long-term Insurance subcategory B1
- 1.4 Long-term Insurance subcategory C
- 1.5 Retail Pension Benefits
- 1.6 Short-term Insurance Commercial Lines
- 1.7 Pension Fund Benefits
- 1.10 Debentures and Securitised Debt
- 1.14 Participatory Interests in a Collective Investment Scheme
- 1.16 Health Service Benefits
- 1.18 Short-term Deposits
- 1.19 Friendly Society Benefits
- 1.20 Long-term Insurance subcategory B2
- 1.21 Long-term Insurance subcategory B2-A
- 1.22 Long-term Insurance subcategory B1-A

1.23 Short-term Insurance Personal Lines A1

DISCLAIMER

1. The financial analysis/recommendation is based on the information that you supplied, which is assumed to be correct. Although reasonable efforts have been made to substantiate information supplied by third party sources, where applicable, the licensor and licensee of this computer system do not accept liability for losses, of whatever nature, arising from any incorrect information supplied.
2. It is therefore important that you verify all the relevant information recorded in the report and notify your financial advisor of any inaccuracies or omissions.
3. You should also ensure that you understand the characteristics of the particular product recommended, such as benefits and features included and excluded any limitations that apply and the risk incidental to the specific products.
4. You should not follow any recommendation contained in this report/analysis unless you understand the specific characteristics of the product.
5. Kindly note that the analysis is based on current data, rates and classifications. Due to the volatility of certain investment markets and the changeability of rates and classifications, the analysis/recommendation may become inappropriate due to subsequent changes in the markets, rates and/or classifications. You should therefore ensure that you only act upon an updated recommendation/analysis.
6. Due to constant changes in the economic environment and possible changes regarding your own personal needs and objectives you should review your position at regular intervals.
7. Risk category descriptions are generalizations and will not be perfectly accurate in all cases. In the long run, investments in each of the categories are expected to display these respective characteristics – anomalies may occur from time to time. The Investor's needs and attitudes are expected to be met by the determined risk category (or categories).

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



Goudvis & Associates CC has written authority to market the products of the following product suppliers and I am accredited to market their products:

Allan Gray	Allan Gray Australia	Brightrock
Bestmed	Bonitas	Brolink
Capital Legacy	Cura	Discovery
FMI	Focus Underwriters	Fedhealth
Infanet	Just Retirement	King Price
Kaelo	Liberty	Legatus Wills
Momentum	Medihelp	Monitor
Nedgroup Investments	Old Mutual	Plus Plan
PPS	Quicksure	Sirago
Stratum Benefits	Stanlib	Tracker
Xelus	Zestlife	

We have the following Corporate groups as our clients:

Land Bank of South Africa
Embassy of Sweden
Compharm
Grafters Tavern
Kjaer Group

I have the following relevant qualifications:

NQF level 5 / 120 credits in Wealth Management, representative RE5 and Key individual RE1.

The FSP does not hold more than 10% of the shares issued by any product provider.

The FSP did not receive more than 30% of its total remuneration from any product provider.

I, Wesley Birch did not receive more than 30% of my remuneration from any product provider.

I am remunerated for my services by the FSP by being paid commission from the product provider and by charging fees as per the Annexure hereto.

The FSP does hold professional indemnity insurance with Leppard Underwriting.

Compliance with the FAIS Act is monitored by Masthead (Pty) Ltd, a compliance practice approved by the Financial Sector Conduct Authority. Their postal address is PO Box 765, Howard Place, 7450. Their contact numbers are:

Telephone: 021 6863588



Fax: 021 6863589
Email: wesley@goudvis.co.za

Please note that in accordance with legislation we keep an updated Conflict of Interest Management policy and disclosure register. This register informs you, our client of all financial and ownership interests that I/we may become entitled to and lists the associate and business relationships of the FSP. This document ensures transparency in my/our dealings with our customers and is available for inspection.

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.

Goudvis & Associates CC promotes the fair treatment of clients by integrating the guidelines and principles of TCF in its Code of Ethics policy and in all business dealings with its clients.

In the event that you are dissatisfied with any aspect of my service, you should address your complaint in writing to Wesley Birch at the above address. A copy of the Complaints Resolution Policy is available on request.

Signed at _____ on _____.

Client :

Financial Service Provider as
represented by Wesley Birch