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Company Reg No: 1990/015741/23

VAT No: 4540148394

LETTER OF INTRODUCTION – MICHIEL DU TOIT

Michiel du Toit is a CERTIFIED FINANCIAL PLANNER professional (CFP® 2007) and is registered with the FINANCIAL PLANNING INSTITUTE OF SOUTH AFRICA (FPI). He obtained his BCOMM Honours degree from the University of Pretoria in 2004 and has been a financial planner since 2005 through Momentum distribution services.

In March 2010 Michiel became an Independent broker at JW Els Corporate & Individual brokers CC an authorised financial services provider, which accepts responsibility for his activities, and is licensed to render financial services.

JW Els Corporate & Individual broker cc are currently contracted & accredited to market the following companies:

MOMENTUM	DISCOVERY	OLD MUTUAL	NINETY-ONE	CORONATION	MARRIOTT
LIBERTY	HOLLARD	SANLAM	ALLAN GRAY	SATRIX/ETF	STANLIB

This brokerage is licensed and authorised by the Financial Services Board (FSB) and copies of all our relevant licences are available upon your request.

Our FSP Licence number is 12734 & compliance number is 906636

We are portfolio specialists for the following categories:

- Assessment of existing portfolios
- Pre & post Retirement planning
- Life & business assurance, Buy & sell, key man
- Trusts, wills, testaments & estate planning
- Medical aid & Short term insurance solutions
- Investment planning, Unit trust – local & off-shore
- Exchange traded funds – ETF's
- Corporate funds, employee benefits & group schemes

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

Category 1

- 1.1 Long-Term Insurance : Category A
- 1.2 & 1.6 Short-Term Insurance : Personal Lines & Commercial Lines
- 1.3 Long-Term Insurance : Subcategory B1, 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
- 1.4 Long-Term Insurance: Subcategory C
- 1.5 Retail Pension Benefits
- 1.7 Pension Fund Benefits
- 1.14 Participatory Interests in Collective Investment Schemes
- 1.16 Health Service Benefits

Caring for your future

Assessment of existing portfolios | Life & Business Insurance | Retirement Planning | Investment Planning | Medical Aid | Short Term | Trusts

We do not hold more than 10% of the shares issued by any product supplier mentioned. We are party remunerated for services by being paid commission &/or fees from the product supplier. We received more than 30% of our last year's commission and remuneration from the following product suppliers:
Momentum

Professional advisory & financial services fees

Initial consultation – **FREE** – Advisor will offer to conduct a complete financial needs analysis (FNA) by following the 6-step financial planning process:

- 1. Establish relationship.
- 2. Gather information.
- 3. Analysis & research
- 4. Professional advice & Recommendation
- 5. Implementation of recommended financial product
- 6. Monitoring of progress towards goal achievement

Personal &/or specialised financial planning are invoiced to the client at a variable fee, based on the financial services completed, products implemented & the overall complexity of the financial plan and advise given. Actual fees are disclosed on the client services agreements document &/or financial product quotation.

We do hold professional indemnity insurance and our compliance with the FAIS Act is monitored by Masthead Financial advisor's association, through masthead distribution services, a compliance practice approved by the FSB. Their postal address is PO Box 856, Howard Place, 7450. Their contact numbers are 021 686 3588(t) and 021 686 3589(f). A copy of the statutory notice for Long term insurance is available on request.

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.

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

JWE Corporate is committed to ensuring the safety, integrity, and confidentiality of all our clients' information as required by the POPIA (protection of personal information act)

I Mr/Mrs.....hereby provide consent to the use by and/or the sharing of my information with, various insurers to process and share this information, only as required as part of my application for insurance, in order to assess risks, price, provide terms, service your product, consider claims and conduct research. This information will include any personal information, medical, financial, policy and product documentation, any information related to my wellness program membership, credit history and other potentially relevant information about me directly from all available internal and external sources.

Client

Signature

Date

We believe that our meeting was just the beginning of a long & enduring business relationship. We would like to take the opportunity to thank you again for your time and wish you every success possible.

¹MA DU TOIT

¹ CC 1990/015741/23 AUTHORISED AND LICENSED FINANCIAL SERVICES PROVIDER FSB 12734
MEMBERS – MA DU TOIT – L DU TOIT

Caring for your future