



Peter J Pyburn

FINANCIAL LIFE PLANNER

Member IJASA, IBC & Council for Medical Schemes.

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Dear Prospect

LETTER OF INTRODUCTION & DISCLOSURES

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

My name is PETER JOHN PYBURN and my contact details are stated above on this letterhead.

I am an authorised financial services provider, licensed to render financial services.

I have been providing financial advice and intermediary services since 1991 in the following areas of financial planning: Death and Disability Planning; Retirement Planning; Investment Planning; Healthcare; Estate Planning
I am authorised to provide advice and intermediary services in the following categories:

Category 1- 1.1 Long-Term Insurance: Category B - 1.4 Long-Term Insurance: Category C - 1.5 Retail Pension Benefits - 1.14 Participatory Interests in Collective Investment Schemes - 1.16 Health Service Benefits
A copy of the licence is available for inspection on request.

My brokerage has written authority to market the products of the following product suppliers and I am accredited to market their products: Momentum; Old Mutual; Liberty Life; Capital Alliance; Discovery; Pharos; Syfrets; Fedhealth; Medshield; Resolution; Selfmed.

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.

I received more than 30% of my last year's commission and remuneration from the following product suppliers:
Fedhealth and Discovery

I hold professional indemnity insurance.

Compliance with the FAIS Act is monitored by Masthead Distribution Services (PTY) LTD, Compliance Practice # 67. PO BOX 856, Howard Place, 7405. Telephone: 021 686 3588.

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 by virtue of my membership. This support helps me to provide you with a more professional service. The compliance service ensures that my business remains fully compliant with FAIS legislative requirements and therefore that you as customer receive sound financial advice. Through the practice management support, I am able to run a more professional business and therefore are 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 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.

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 is available on request.

Yours faithfully