

STATUTORY DISCLOSURE

As a long- and/or short-term insurance policyholder, you have the right to the following information:

1. Information about Daan Schoeman FPS (Pty) Ltd

Physical Address : 27 Watermelon Street
 Platinum Office Park
 Bendor, Polokwane
 0699

Postal Address: Private Bag X7003
 Bendor Park, 0713

Contact Details : 015 297-2636 (Office)

FINANCIAL PLANNERS IN OUR PRACTICE WHO DO LONG TERM INSURANCE, INVESTMENTS, RETIREMENT BENEFITS, ESTATE PLANNING AND WILLS:

NAME	D	QUALIFICATIONS	ACTIVE RESPONSIBILITIES
DW Schoeman	30/09/2004	BCom (Hons), CFP, Advanced Dip in Trust Law	KI /Representative
Vanessa Kruger	01/02/2006	BCom, FSA, Postgraduate in Financial Planning. Estate Late and Executor Adm Qualification	KI/ Representative
Patty de Beer	01/06/2006	RPL	Representative
Jannie Bronkhorst	01/11/2021	BCom, Postgraduate in Financial Planning	Representative
Carla Kruger	01/07/2023	BCom, Postgraduate in Management	Representative (Under Supervision)

Daan Schoeman FPS (Pty) Ltd is an Independent Service Provider (FSP)

- Financial Services Board Registration Number: 13789
- Accredited with the following companies: Sanlam, Glacier, Old Mutual, Ashburton, Investec, Momentum, PPS, Discovery, Santam, Mutual & Federal, Hollard, TRA, HIU, NUM, Compass, Allan Gray, Ninety-One, Medihelp,
- Indemnity Cover held via Admiral Underwriting Managers South Africa to the value of R 5 million.
- No shareholding of more than 10% in any Insurer, no more than 30% of total commission from any one insurer.

2. Your right to know the impact of the decision you elect to make

- The intermediary or insurer dealing with you must inform you of:
 - The premium you may be paying.
 - The nature and extent of benefits you may receive.
- If the benefits are linked to the performance of certain assets:
 - The amount of the premium that goes toward this benefit.
 - The portfolio linked to the product.
- The possible impact of a purchase of a financial product on your finances.
- The possible impact of a purchase of a financial product on your other policies (affordability).
- The possible impact of a purchase of a financial product on your investment portfolio (affordability).
- The flexibility of changes you may make to the proposed contract.
- The contract terms of any financial product that you intend to purchase.

(It is very important that you are sure that the product or transaction meets your needs and that you feel that you have all the information that you need to make a decision)

3. Your right when being advised to replace an existing policy:

You may not be advised to cancel a policy to enable you to purchase a new policy or amend an existing one, unless:

- The intermediary identifies the policy as a replacement policy.
- the implication of cancellation of the policy are disclosed to you such as:
 - The influence on your benefits under the old policy.
 - The additional costs incurred with the replacement.
- The insurer which issued the original policy will contact you, you are advised to discuss the matter with its representative.

4. Your right to cancel the transaction:

In most cases, you have the right to cancel a policy in writing 30 days after receipt of the summary contemplated in section 4 from the insurer. The same applies to certain changes you make to a policy. The insurer is obliged to confirm to you whether you have this right and to explain who to exercise this right. Please bear in mind that you may not exercise it if you have already claimed under the policy, or if the event which the policy insures you against has already happened. If the policy has an investment component, you will carry any investment loss.

5. Your right to be informed by the Insurer:

- a. The name of the insurer.
- b. The product being purchased.
- c. The cost of the transaction and specifically
 - The loadings, if any.
 - The initial expense.
 - The amount of commission and other remuneration being paid to the intermediary.
- d. In the case of policies with an investment element, the ongoing expense and any other fees or charges payable.
 - The summary in terms of section 48 of the Long-term Insurance Act, 1998.
 - The contact number and address of the complaints officer of the insurer.

Moonstone Compliance (Pty) Ltd is the businesses compliance officer and is represented by Mr. RL van Tonder:

Moonstone Compliance can be contacted at:

25 Quantum Street, Technopark, Stellenbosch, 7600

Tel: 27 21 883 – 8000

Tel: 27 15 291-0902

Fax: 27 15 291-0918

6. Conflicts of Interest

In terms of Board Notice 58 of 2010, the Registrar has placed an obligation on all Financial Services Providers to have a Conflict-of-Interest Management Policy in place. A copy of this policy is available on request.

7. Fit and Proper Declaration

It is hereby confirmed that all key individuals and representatives comply with the Fit and Proper requirements set by the Regulator.

8. Disclaimer

You (the client) should take cognisance of the fact that there are risks involved in buying or selling any financial product, and past performance of a financial product is not necessarily indicative of the future performance. The value of financial products can increase as well as decrease.

9. Important warning:

- It is very important that you are quite sure that the product of 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 the intermediary of insurer the possible impact of the proposed transaction on your finances, your other policies or your broader investment portfolio. You should also ask for information about the flexibility of any proposed policy.
- Where paper forms are required, it is advisable to sign them only 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 Registrar of Long-Term Insurance, whose details are set out below, if you have concerns regarding a product sold to you or advice given to you.

10. Particulars of the National Financial Ombud Scheme (NFO):

- The Ombud Council granted recognition, effective from 1 March 2024 to the National Financial Ombud Scheme (NFO) as an industry ombud scheme under the Financial Sector Regulation Act 2017

The National Financial Ombud Scheme can be contacted at:

Tel: 0860-800-900

WhatsApp: +27 (0) 66 473 0157

E-mail: info@nfosa.co.za

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110 Oxford Road,
Houghton Estate,
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