



**FINANCIAL SECTOR CONDUCT AUTHORITY**

**LICENCE No. 44723**

**It is hereby certified that with effect from 13 August 2013**

**BLACK CYGNET LIFE (PTY) LTD trading as BLACK CYGNET LIFE**

**is licensed as a financial services provider  
in terms of section 8 of the Financial Advisory and Intermediary Services  
Act, 2002 (Act No. 37 of 2002) ,  
subject to the conditions and restrictions set out in the Annexure**



**For Financial Sector Conduct Authority**

