

LETTER OF INTRODUCTION & DISCLOSURES

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

My name is Rui Steven Santos De Agrela and my contact details are stated above on this letterhead. I am a representative (and owner) of RDA Financial Services CC, an authorised financial services provider, licensed to render financial services.

A copy of the license, which contains details of the financial services I am authorised to provide, as well as any exemptions, is available for inspection on request.

I have been providing financial advice and intermediary services since 1990 in the following areas of financial planning:

- Death and Disability Planning
- Retirement Planning
- Investment Planning
- Healthcare
- Short Term Insurance
- Estate Planning

My brokerage has written authority and I am accredited to market the products of the following product suppliers:

Old Mutual and associated companies, Momentum and associated companies, Discovery Life & Discovery Health, Liberty Life, Mutual & Federal, Santam, FMI, Safrican, Allan Gray, Nedcor Unit trusts, M.U.A., Auto & General, CIA, Sanlam, Stalker Hutchison Admiral and Tracker, Zest Life – V-Innovation and Guard Risk.

- I - do not hold more than 10% of the shares issued by any product supplier.
- do hold professional indemnity insurance.
- am remunerated for my services by being paid commission from the product supplier and/or by charging a consultation fee as per schedule of fees attached hereto.

Category	Sub category	Category Description
1	1	Long-Term Insurance : Category A
1	2	Short-Term Insurance : Personal Lines
1	3	Long-Term Insurance : Category B1
1	20	Long-Term Insurance : Category B2
1	4	Long-Term Insurance : Category C
1	5	Retail Pension Benefits
1	6	Short-Term Insurance : Commercial Lines
1	7	Pension Funds Benefits (excluding retail)
1	14	Participatory interests in Collective Investment Schemes
1	16	Health Service Benefits
1	17	Deposits Defined in the Banks Act - exceeding 12 months
1	18	Deposits defined in the Banks act - 12 months or less

Compliance with the FAIS Act is monitored by Masthead Distribution Services (Pty) Ltd, a compliance practice approved by the Financial Services Board. Their postal address is PO Box 856 Howard Place, 7450. I am also a 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.

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 dealing 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 to me in writing at the above address. A copy of my Complaints Resolution Policy is available on request.

Yours faithfully

Signature of broker

Date disclosure made

Signature of client