

Intermediary Introduction / Disclosure letter

In terms of the Financial Advisory and Intermediary Services Act (FAIS) (Act No 37 of 2002) the following information must be disclosed to all clients.

Jenni Karantges Financial Services CC is an authorized financial services provider, registered with the Medical Schemes Council, BR24626 & ORG2843, and Financial Services Board, as indicated by the registration number in the letterhead above.

The Financial Service Provider is a Close Corporation and is a duly authorised intermediary of the following product suppliers:

- Bestmed
- Bonitas
- Discovery Health
- Fedhealth
- Momentum Health
- Zestlife GAP cover
- Medgap
- Sanlam GAP Fedhealth
- Stratum GAP cover
- Sirago GAP
- Discovery GAP cover
- Momentum GAP cover

No conditions or restrictions have been imposed by any of the above product suppliers. The FSP does not hold any shares in any product provider or affiliate.

Compliance Department

The FSP has appointed Moonstone Compliance (Pty) Ltd as the independent business compliance officer to the FSP and can be contacted on Telephone (021) 883 8000. Their address is: 25 Quantum Street, Technopark, Stellenbosch.

Financial services for which authorized In terms of the license issued the provider by the Registrar, the provider is authorized to provide financial services in respect of the following categories of financial products:

Financial Product	Advice	Intermediary Service
Long-term Insurance: Category B1 & B2	Yes	Yes
Long-term Insurance: Category B1A & B2A	Yes	Yes
Health Service Benefits	Yes	Yes
Short-term insurance: category personal lines	Yes	Yes
Short-term insurance: category personal lines A1	Yes	Yes

Professional indemnity

The FSP holds professional indemnity. The FSP does not hold fidelity insurance cover.

Complaint Resolution System and Procedures

Should you be dissatisfied with any aspect of the service performed by the provider, you should address your complaint in writing to the key individual at the above address. Please note that we have established a written internal complaint resolution system with detailed procedures. Access to the written procedures and a copy of the complaint resolution system is available to clients at this office during office hours each day.

Signing of incomplete documents

You are hereby advised and cautioned that no person acting on behalf of the provider may in the course of the rendering of a financial service request you to sign any written or printed form or document unless all details required to be inserted thereon by you or on your behalf have already been inserted.

Waiver of Rights

You are hereby advised that no representative of the provider or any other person may ask you or offer any inducement to you to waive any right or benefit conferred on you by or in terms of any provision of the General Codes of Conduct. A copy of the Code of Conduct is available on request.

General

- The provider may from time to time receive non-cash incentives from product suppliers or indirect consideration from other persons. The provider will make available specific details should this occur.
- Please be aware when completing any documentation or providing any information, that all material facts must be accurately and properly disclosed. You are entirely responsible for the accuracy and completeness of all answers, statements or other information provided by you on your behalf.

instruction or other contractual information that is required to be completed for or submitted to a product supplier by or on your behalf that relates to the purchase of or investment in any financial product, including any amendment thereof or variation thereto must be accurately and properly disclosed.

- Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction by the product supplier.
- All information obtained or acquired concerning each client will remain confidential unless the client provides written consent, or unless the provider is required by any law to disclose such information.
- We are not an associated company of any Life Assurer or Product Provider.
- The FSP earns more than 30% commission from Discovery.
- We earn our income from commission that the Product Provider pays over to us on the products purchased by our clients and / or by charging a fee as per our Terms of Engagement.
- See quotation or annexure for information on Product Suppliers: Name, Physical and Postal Address, Telephone Number, Name and Contact details of their Compliance Department.
- The FSP has a documented conflict of interest policy, and registers should anyone want to view the document this will be made available on request.

Key Individual and Representative of Jenni Karantges Financial Services CC

Key Individual and Representative: Jenni Karantges

Email Address: jenni@jkhealth.co.za

Address: 5 Gerald Street, Newton Park, Gqeberha, 6045

Tele / fax: 041 3641645

Mobile No: 0833191175

About us:

Jenni Karantges Financial Services was established in 2007 as a specialized Medical Aid Brokerage.

Jenni Karantges is the Key Individual and representative and is authorised to market the following products:

1.16 Health Services Benefits

Short-term insurance: category personal lines

The Company focuses on Corporate and Individual Medical Aid needs and GAP cover. The key focus of the business is to deliver the right product solution for each group and individual. Core principles revolve around service, product knowledge and the right advice for the individual and group.

Jenni Karantges has worked for major Companies such as Federated Life, Norwich Life, Investec, Alexander Forbes, and Discovery Health.

I/we hereby acknowledge that I/we have read the contents of this document.

I/We have been made aware that no provider may request or induce me in any manner to waiver any right or benefit conferred on me by, or in terms of, any provision of the FAIS Act and Code of Conduct.

CLIENT NAME

CLIENT SIGNATURE

INTERMEDIARY SIGNATURE

SPOUSE NAME (if applicable)

SPOUSE SIGNATURE (if applicable)

DATE
