

LETTER OF INTRODUCTION

Below is a model of a typical Letter of Introduction clients will receive from our consultants



MILWARD HOUSE
119 MAIN ROAD
HEATHFIELD, 7864
P O BOX 10
BERGVLIET, 7864
PHONE: (021) 712 8866
FAX: (021) 712 6626
e-mail: ih@ihhealth.co.za

www.medicalaidcomparisons.co.za

AN AUTHORISED FINANCIAL SERVICES PROVIDER FSP LICENCE NO.12239

Introducing

I am writing to advise you of certain information relating to my professional services as required under the Financial Advisory and Intermediary Services Act 2002 (FAIS). Informed Healthcare Solutions (Pty) Ltd (I H S) is a licensed Financial Services Provider under FSP code number 12239.

Contractual Status

I am employed as an authorised representative by Informed Healthcare Solutions (Pty) Ltd which accepts responsibility for the financial services rendered by me in the financial product categories listed below.

Authorised Product Categories

- (a) Healthcare advice for medical aid schemes and death and disability premium waiver for medical aid, short term gap and top-up cover options and the like.
- (b) Life, Risk and Investments.

Contracts with Product Suppliers

Informed Healthcare Solutions (Pty) Ltd holds contracts with the product suppliers listed below.

Healthcare and Related Products

Discovery Health Medical Scheme
Bonitas Medical Fund
Liberty Medical Scheme
National Independent Medical Aid Society (NIMAS)
Medihelp Medical Scheme
Guardrisk Insurance Ltd

Fedhealth Medical Scheme
Resolution Health
Spectramed Medical Scheme
Medshield Medical Scheme (incorporating Oxygen)
Ambledown Gap Cover
Hollard Insurance Company

Momentum Health
Genesis Medical Scheme
Pharos Medical Plan
Sizwe Medical Fund
Resolution Underwriters

Life, Risk and Investments

Discovery Life and Investments
BrightRock (Pty) Ltd

Momentum Life and Investments

Resolution Life

Commissions

Informed Healthcare Solutions (Pty) Ltd (I H S) receives commissions from various product suppliers with whom I interact on your behalf. In the previous twelve month period I H S received in excess of 30% of its total fee income inclusive of commissions from Discovery Health and/or Discovery Life.

Fees

Various additional consulting services are undertaken on a fee basis. Current fee structure is available from Informed Healthcare Solutions (Pty) Ltd upon request.

Compliance with Financial Advisory and Intermediary Services Act (FAIS)

Compliance with the FAIS Act is monitored by Compli-Serve SA (Pty) Ltd. My compliance officer is James George who is contactable on 0861 273783 or email 'support@compliserve.co.za'.

Complaints

In the event that you are dissatisfied with any aspect of my services you may contact my employer at the address shown at the head of this letter. Should you wish to pursue a complaint against me with respect to healthcare and/or related issues you should address your complaint in writing to Richard Knowles who is a registered key person of Informed Healthcare Solutions (Pty) Ltd (I H S) at the address shown at the head of this letter. Should your complaint be in respect of Life, Risk or Investment issues, then please contact Brian Shirk, also a registered key person of I H S, in writing at the same address.

General

Informed Healthcare Solutions (Pty) Ltd holds a professional indemnity insurance policy.

Basis of Advice

In order for us to provide you with the appropriate products, it is imperative that you give us sufficient particulars of your health status and your financial requirements. Failure to make a full disclosure may result in our advice being compromised and you thus making a financial commitment to a product inappropriate to your needs and objectives.

FSP Certification

I, Richard John Knowles, the undersigned, hereby acknowledge that is / is not under supervision within our company / has passed the requisite examinations, and is competent to give appropriate advice in the field indicated. I further certify the contents of this document as being correct.

Signed..... Richard John Knowles

Upon dispatch by e-mail or fax, the client is presumed to be in receipt of this document.