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

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
- Fedhealth Medical Scheme
- Momentum Health
- Bonitas Medical Fund
- Resolution Health
- Genesis Medical Scheme
- Liberty Medical Scheme
- Spectramed Medical Scheme
- Pharos Medical Plan
- National Independent Medical Aid Society (NIMAS)
- Medshield Medical Scheme (incorporating Oxygen)
- Sizwe Medical Fund
- Medihelp Medical Scheme
- Amblemdon Gap Cover
- Resolution Underwriters
- Guardrisk Insurance Ltd
- Hollard Insurance Company

Life, Risk and Investments
- Discovery Life and Investments
- Momentum Life and Investments
- Resolution Life
- BrightRock (Pty) Ltd

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 Shirle, 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.