

LETTER OF INTRODUCTION

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



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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	Fedhealth Medical Scheme	Momentum Health
Bonitas Medical Fund	Medshield Medical Scheme (incorporating Oxygen)	Genesis Medical Scheme
Medihelp Medical Scheme	Stratum Benefits	Topmed
Guardrisk Insurance Ltd	Sizwe Medical Fund	Sirago Underwriters
Keyhealth Medical Scheme	Ambledown Gap Cover	Health Squared

Life, Risk and Investments

Discovery Life and Investments	Momentum Life and Investments	Liberty Group
BrightRock (Pty) Ltd	Hollard Life Assurance	

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 Loren Basson who is contactable on 087 8976970 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.

CLIENT ACKNOWLEDGEMENT

I/We _____ the undersigned hereby acknowledge receipt of this Disclosure Notice from Informed Healthcare Solutions (Pty) Ltd and have read and understand the terms contained in the document

Signed at _____ on the _____ day of _____ 2019

DIRECTORS: M.L. NARUN C.A.(S.A.) R.J. KNOWLES BA (HED) B.S. SHIRK B.COM.HONS.BCOMP.T.CA.(S.A.)
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