

- PUMA FUNERAL PLAN –
STATUTORY NOTICE TO LONG-TERM INSURANCE POLICYHOLDERS
IMPORTANT - PLEASE READ CAREFULLY DISCLOSURE AND OTHER LEGAL REQUIREMENTS
(This notice does not form part of the Insurance Contract)

As a long-term insurance policyholder or prospective policyholder you have the right to the following information:

1. About the Insurer:

Company Name: African Unity Life Limited. Reg. No: 2003/016142/07 Physical Address: 1st Floor, Riesling House, The Vineyards Office Estate, 99 Jip de Jager Dr, Bellville, 7530
Postal Address: PO Box 4061, Durbanville, 7550 Tel No: 0861 1234 555 Fax No: 086 1234 5556 FAIS Registration: FSP 8447
Products Authorised: Cat 1 Long-Term Insurance, Subcategory A, B1, B2, B2-A, B1-A, C Compliance Officer: Mr JJ Ferreira Tel: 0861 234 555
Complaints: complaints@africanunity.co.za Conflict of Interest: You can access the Conflict of Interest Policy of African Unity Life at: Professional Indemnity Insurance: African Unity Life has Professional. Indemnity Cover and Fidelity Cover in place.

2. About the Underwriting Manager:

Company Name: Infussion Financial Services (Pty) Ltd. Reg. No: 2007/033173/07 Physical Address: Silver lakes Office Park, Office Park 1, Block 3, Von Backstrom Blv., Silver Lakes, Pretoria. Tel No: 0861 11 22 56 Fax No: 0865 505 244
FAIS Registration: FSP 35953 Products Authorised: Cat 1 Long-Term Insurance, Subcategory A, B1, B2, B2-A, B1-A, C. Cat 1 Short-Term Insurance" Personal Lines, A1, Cat IV Assistance Business FSP. Legal Capacity: Underwriting Manager: Binder Agreement with African Unity Life (Pty) Limited. Shareholdings in Insurers if 10% or more - None
Remuneration: The business earns a Binder fee from African Unity Life (Pty) Limited. Compliance Officer: Geta Hancke, Moonstone Compliance (Pty) Ltd.
Address: PO Box 1221, Die Boord, Stellenbosch, 7613 Tel No: 021 883 8000 Fax: 021 880 0688 Email address: ghancke@moonstoneinfo.com
Complaints: Infussion Financial Services has a complaints resolution system and conflicts of interest policy, which you can obtain on request at out office. If you have any queries or concerns, please don't hesitate to send us a message by e-mail at admin@infussionfinancial.co.za.
Professional Indemnity Insurance: Infussion does hold professional indemnity cover and fidelity insurance cover. Policy Wording: A copy of the policy wording can be obtained from Infussion Financial Services (Pty) Ltd.

3. About the intermediary:

Company Name: Bluebay Consultants (Pty) Ltd. Reg. No: 2016/282424/07 FSP No: 48548 Physical Address: 17 Elisur, Kelly Avenue, Bromhof, 2188
Tel No: 079 931 7128 Fax No: 086 763 5411 Legal Capacity to Insurer: Intermediary Agreement. Professional indemnity Insurance: Lombard insurance Company Limited
Policy Nr: P51 012472 Name of Insurers from which 30% or more of total commissions and remuneration is received during the last calendar year: Lion of Africa Life Assurance (FSP15283). Insurance products that may be sold: category A, B1, C, B2, Short-Term insurance: Personal Line and Commercial lined, Retail Pension Fund Benefits, Pension Fund Benefits, Deposits a defined in the Banks Act, Participatory interest in one or more collective investment schemes. Compliance Officer: Compliance Practice - Comply It Solutions (Pty) Ltd. Reg No: 2016/282395/07, CO Practice No: 7146. Compliance Officer: Lida Muuren-Rozyn, CO Practice No: 6860 Tel No: 012 942 6050
Email Address: compliance@comply-solutions.co.za

As a long-term insurance policyholder you have the right to the following information:

4. Your right to know the impact of the decision you elect to make:

- a) The intermediary/Insurer dealing with you must inform you of:
 - The premium you may be paying
 - The nature and extent of benefits you may receive
- b) If the Benefits are linked to the performance of certain assets.
 - How much of the premium will go towards the benefit?
Not Applicable
 - To what portfolio will your benefits be linked? Not Applicable
- c) The possible impact of this purchase on your finances.
- d) The possible impact of this purchase on your other policies (affordability).
- e) The possible impact of this purchase on your investment portfolio (affordability).
- f) The flexibility of changes you may make to the proposed contract.
- g) The contract terms of the product you intend to purchase. (It is very important that you are quite sure that the product or transaction meets your needs and that you feel you have all the information you need to make a decision.)

5. Your right when being advised to replace an existing policy. You may not be advised to cancel a policy to enable you to purchase a new policy or amend an existing policy, unless:

- a) The intermediary identifies the policy as a replacement policy.
- b) The implications of cancellation of the policy are disclosed to you, such as:
 - The influence on your benefits under the old policy;
 - The additional costs incurred with the replacement.
- c) The insurer which issued the original policy will contact you and you are advised to discuss the matter with its representative.

6. Your right to be informed by the Insurer.

The Insurer will forward you documentation confirming policy details as discussed in the Notice, which will also include:

- a) The Name of the Insurer
- b) The product being purchased
- c) Cost in Rands of the transaction and specifically:
 - i) The loadings, if any. None
 - ii) The initial expense. None
 - iii) The amount of commission and other remuneration being paid to the intermediary - commission as per schedule

7. Your right to cancel the transaction:

In most cases you have the right to cancel the policy in writing within 30 days after receipt of the summary contemplated in Section 48 from the insurer. The same applies to certain changes you may make to the policy. The insurer is obliged to confirm to you whether you have the right and explain how to exercise it. Please bear in mind that you may not exercise if you have already claimed under the policy or if the event, which the policy insures you against, has already happened. If the policy has an investment component, you will carry any investment loss.

8. Remember that you may contact either the Ombudsman for Long-term Insurance or the FAIS Ombud, whose details are set out below, if you have any concerns regarding a product sold to you or advice given to you.

- Particulars of Long-term insurance Ombudsman: PO Box 450007, Claremont, 7735 Tel: 021 674 0330 Fax: 021 674 0951
- Particulars of the FAIS Ombud: PO Box 74571, Lynnwood Ridge, 0040. Tel: 021 470 9080 Fax: 012 348 3447 Email: info@faisombud.co.za

9. IMPORTANT WARNING

- It is very important that you are quite sure that the product or transaction meets your needs and that you feel you have all the information you need to make the decision.
- It is recommended that you discuss with the intermediary/insurer the possible impact of the transaction on your finances, your other policies or your broader investment portfolio. You should ask for information on the flexibility of any proposed policy.
- Where paper forms are required, it is advisable to sign them only once they are fully completed. Feel free to make notes regarding verbal information, and to ask for written confirmation or copies of documents.

For more fine print please visit our website: www.infussionfinancial.co.za