

Provider and Representative disclosures in Terms of the Financial Advisory and Intermediary Services (FAIS) Act

As a client you have the right to the following information:

1. Your Financial Services Provider, True2Life Financial Services (Pty) Ltd

Name	True2Life Financial Services (Pty) Ltd
Physical address	52 Gloucester Avenue, Sandringham, JHB, 2192
Postal address	Po Box 522439, Saxonwold, 2132
Tel	(011) 640-4360
Fax	086-508-5420
Email	joshua@true2life.co.za
Web	www.true2life.co.za

2. Legal Status of Provider

True2Life Financial Services (Pty) Ltd is a private company that was established in 2005. As a licensed Financial Services Provider in terms of the FAIS Act, True2Life Financial Services accepts responsibility of its representatives acting within their mandates, in rendering services defined by FAIS. Our representatives meet the fit and proper requirements as prescribed by FAIS, to assist you in a professional manner with your financial requirements.

3. Details of Representative

Name	Joshua Maraney
Office Address	52 Gloucester Avenue, Sandringham, JHB, 2192
Postal address	Po Box 522439, Saxonwold, 2132
Tel	082-888-1687
Fax	086-508-5420
Email	joshua@true2life.co.za
Experience	7 years in insurance industry. B-Comm (Unisa)

4. Legal Status of Representative

- 4.1. **True2Life Financial Services** confirms that its representatives are mandated and entitled to render financial advice and/or intermediary services to you in terms of the FAIS Act.
- 4.2. **True2Life Financial Services** representatives are required to have Professional Indemnity Insurance.

5. True2Life compliance and complaints department

If you have a complaint or a compliance related query, please do not hesitate to call our compliance officer, Joshua Maraney, cell phone number 082-888-1687 or email joshua@true2life.co.za, who will be able to assist you in this regard.

6. FAIS Ombud

Should a complaint not be resolved to your satisfaction, you may forward such a complaint to the office of the Ombud for Financial Service Providers.

Name	Mr. Charles Pillay
Contact	(012) 428-8000
Facsimile	(012) 347-0221
Toll Free	0800 110 443
Address	The financial Services Board, Po Box 35655, Menlo Park, 0102

7. Other Matters of Importance

- 7.1. Do not sign any blank or partially completed application form
- 7.2. Complete all forms in ink
- 7.3. Keep all documents handed to you
- 7.4. In terms of the Financial Intelligence Centre Act, True2Life is obliged to report any suspicious and unusual transaction that may facilitate money laundering.
- 7.5. It is important that you are absolutely sure that the product or transaction meets your needs and that you feel you have all the information you need before making a decision.

8. Financial Services Products

As an authorized Financial Services Provider, True2Life has been licensed by the Financial Services Board in terms of the FAIS Act, to render advice and intermediary services in respect of the following financial products:

- Long-Term Insurance : Category A
- Long-Term Insurance : Category B
- Long-Term Insurance : Category C
- Retail Pension Benefits

True2Life Financial Service representatives are therefore mandated to render services on **True2Life Financial Service's** behalf, in respect of these classes of financial products, provided by Liberty Life, Discovery Holdings, Old Mutual, Momentum, Altrisk, Hollard and PPS. In the last financial year we received more than 30% of our commission from Liberty Life.

9. Client Confirmation

I confirm I have read this document and received a copy of this notice.

Client Name _____ Signature _____ Date _____