



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 or any other document) As a Long-Term Insurance Policyholder, or prospective Policyholder, you have the right to the information below:

About the Insurer

Clientèle Life Assurance Company Limited ("Clientèle Life") is an authorised Financial Services Provider (FSP No. 15268) in terms of the Financial Advisory and Intermediary Services Act ("FAIS Act"), authorised to render advice and intermediary services in respect of Category I, Subcategory 1.1 (Long-term Insurance: Category A), 1.3 (Long-term Insurance: Category B1), 1.4 (Long-term Insurance: Category C), 1.20 (Long-term Insurance: Category B2), 1.21 (Long-term Insurance: Category B2-A), 1.22 (Long-term Insurance: Category B1-A). Clientèle Life is also a registered Long-term Insurer in terms of the Long-term Insurance Act ("LTIA") and the product supplier.

Registration No. 1973/016606/06

VAT No. 4230/166/979

The Insurer holds Professional Indemnity Insurance

Postal address: PO Box 1316, Rivonia, 2128

Physical address: Clientèle Office Park, Cnr Rivonia and Alon Roads, Morningside

About the Independent Intermediary/Broker

Clientèle Life has entered into a written intermediary agreement with the Independent Intermediary in terms of the Long-term Insurance Act ("LTIA") to sell life, funeral and hospital policies on Clientèle Life's behalf. The Independent Intermediary is an authorised Financial Services Provider in terms of the Financial Advisory and Intermediary Services Act ("FAIS Act") and is authorised to render advice and intermediary services in respect of the products which it sells. These products are included in the following categories: Category I, Subcategory 1.1 (Long-term Insurance: Category A), 1.3 (Long-term Insurance: Category B1), 1.4 (Long-term Insurance: Category C), 1.20 (Long-term Insurance: Category B2), 1.21 (Long-term Insurance: Category B2-A) and 1.22 (Long-term Insurance: Category B1-A). The Independent Intermediary receives maximum statutory regulatory commission in terms of the LTIA. The Independent Intermediary holds Professional Indemnity Insurance Cover.

Please refer to the statutory disclosure notice produced separately by the Independent Intermediary when the policy is sold, for the full details of the below. Broker Name and Number, Registration Number, Postal Address, Physical Address, Telephone Number, Compliance Telephone Number, Details of Insurer, Details of financial services that the representative of the broker has been approved for in terms of its license to render advice and intermediary services. Whether the relevant representative is rendering financial services under supervision. Whether the Broker holds Professional Indemnity Insurance. Nature and extent of benefits, when they are realisable or payable. Restrictions, limitations, exclusions, or penalties for early termination. Charges, fees and investment component (if applicable). Commission, consideration, fees and charges payable. Cooling off rights. The legal status and relationship with Insurer.

- Nature and extent of benefits, when they are realisable or payable: Refer to the policy booklet and the policy wording.
- Restrictions, limitations, exclusions, or penalties for early termination: Refer to the policy booklet and the policy wording.
- Charges, fees and investment component: Refer to the policy booklet and the policy wording.
- Commission, consideration, fees and charges payable: Refer to the policy booklet and the policy wording. The Independent Intermediary does not directly or indirectly hold more than 10% of the Insurer's shares, or has any equivalent substantial financial interest in the Insurer. The Independent Intermediary has not received more than 30% of its total remuneration during the preceding 12 months from the Insurer. Please refer to the Independent Intermediary's disclosure notice
- Cooling off rights: A 31-day cooling off period applies.

Details of complaints procedure and services department of Clientèle Life:

- For any policy queries or additional information, or the details of the public officer, or should you wish to lodge a complaint please contact the National Contact Centre on 011 320 3332, Fax 011 320 3133 or email services@clientele.co.za. Website: www.clientele.co.za.
- In the event that your complaint is not satisfactorily resolved, then you may refer the complaint to the Office of the Independent Arbitrator at complaintsarbitrator@clientele.co.za. The Independent Arbitrator has the independence and authority to overturn the initial findings and will only consider cases having previously gone through step (1).
- In the unlikely event that you are still not satisfied with the decision then you can forward your complaint to the FAIS Ombud on 012 470 9080 and/or the Voluntary Ombudsman for Long-Term Insurance on 021 657 5000. You can also contact the Registrar of Long-term Insurance on 012 428 8000.

Details of compliance department of Clientèle Life

Clientèle Life has an active Compliance Department. The Head of Compliance and the Department can be contacted on 011 320 3332.

Details of claims procedure and department of Clientèle Life

Procedures for the submission of claims are detailed in your policy and are important. If you have any difficulty in determining the correct procedures, please contact the Claims Department on 011 320 3332.

Extent and nature of premium obligations

Your policy document reflects the premiums payable, the due date of payment and the frequency of payment (e.g. monthly or annually). If the premium is paid by debit order, it may only be in favour of the Insurer and may not be transferred without your approval.

Consequences of non-payment of premiums

The due date for the payment is reflected on your policy schedule. Your payment should be made on or before the due date reflected to avoid the cancellation of the policy.

Warning

Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents you receive. Make notes of what is said to you. Do not be pressured into buying the product, make this decision on your own. Incorrect, or full non-disclosure of relevant information may impact any claims arising from your contract of Insurance.

Matters of importance

- We must give you 31 days' notice in writing of our intention to cancel your debit order
- We must give you reasons in writing for the rejection of any claim submitted by you
- You are entitled to a copy of your policy free of charge.

Conflict of Interest

Clientèle Life has considered the conflict of interest provisions in terms of the FAIS Act 37 of 2002 and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined. A conflict of interest management policy is available to clients upon request.

Waiver of Rights

The General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waive any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

The Clientèle Estate Preservation Plan is underwritten and administered by Clientèle Life Assurance Company Limited, a registered long-term insurer and an authorised Financial Services Provider, FSP No. 15268. Company Registration No. 1973/016606/06