



Dear Mr / Mrs Client

**LETTER OF INTRODUCTION & DISCLOSURES**

In complying with the FAIS legislation, I would like to bring the following information to your attention:

My name is Bradford Engel and my contact details are stated above on this letterhead.

I am **an authorised financial service provider** licensed to render financial services.

I have been providing financial advice and intermediary services since 1995 in the following areas of financial planning: **Death and Disability Planning; Retirement Planning; Investment Planning; Healthcare; Estate Planning, Short Term Insurance.**

I am authorised to provide advice and intermediary services in the following categories:

**Category 1**

- 1.1 Long-Term Insurance: Category A
- 1.2 Short-Term Insurance: Personal Lines
- 1.3 Long-Term Insurance: Category B
- 1.4 Long-Term Insurance: Category C
- 1.5 Retail Pension Benefits
- 1.6 Short-Term Insurance: Commercial Lines
- 1.7 Pension Fund Benefits (excluding Retail Pension Benefits)
- 1.16 Health Service Benefits
- 1.19 Friendly Society Benefits

A copy of the licence is available for inspection on request.

My brokerage has written authority to market the products of the following product suppliers and I am accredited to market their products: For life, investment and health, Old Mutual; Discovery; Sanlam; Metropolitan and Liberty Life. For short term domestic and commercial/business insurance up to 22 insurance companies.

I **do not** hold more than 10% of the shares issued by any product supplier.

I am remunerated for my services by being paid commission from the product supplier **and/or by charging fees as per the annexure hereto attached.**



**I received more than 30% of my last year's commission and remuneration from the following product suppliers: Discovery and Old Mutual.**

**I do hold professional indemnity insurance, guarantees or fidelity insurance.**

Compliance with the FAIS Act is monitored by Masthead Distribution Services (Pty) Ltd, a compliance practice approved by the Financial Services Board. Their postal address is PO Box 856, Howard Place, 7450. Their contact numbers are 021 686 3588(t) and 021 686 3589(f)

I am a proud member of the Masthead Financial Advisors Association, which provides me with services such as a compliance, practice management and technology support. This support helps me to provide you with a more professional service. The compliance service enables my practice to be compliant with FAIS legislative requirements. Through the practice management support I am able to run a more professional business and therefore able to provide you with an improved service and enhanced support.

Please note that in accordance with legislation we keep an updated disclosure register. This register informs you, our client of all financial and ownership interests that I/ we may become entitled to and lists the business relationships that I have with the product suppliers. This document ensures transparency in my/our dealings with our customers and is available for inspection.

I wish to advise that all information obtained or acquired about you shall remain confidential unless you provide written consent, or unless I am required by any law to disclose such information.

In the event that you are dissatisfied with any aspect of my service, you should address your complaint in writing to me at the above address. A copy of my Complaints Resolution Policy is available on request.

Yours faithfully

(Signature of broker)

\* Signature of client's receipt

\* Date disclosures made to the client