

DISCLOSURE AND OTHER LEGAL REQUIREMENTS:

As a Financial Services Provider, Essential Employee Benefits (Pty) Ltd is committed both under legislation and in terms of our own ethical code, to provide you, our client, with all the information you need to ensure that you are in possession of all relevant facts about the various parties supplying you with your insurance product. These facts are set out for you below, as required by the Financial Advisory and Intermediary Services Act (FAIS) and for clients who purchase policies in their personal capacity, the Policy Holder Protection Rules. Whilst this information is important it does not form part of your actual policy wording. Not only should you be in possession of the facts set out below, but you should have been provided with a full understanding of the product you have purchased. An authorised representative will have provided you with the financial advice you have received.

LIST OF ROLE PLAYERS AND EXPLANATION OF ROLES

Insurer: The insurance company which ultimately underwrites the risk as determined by the policy wording under the hospital and dread disease insurance policy is the Lion of Africa Life Assurance Company Ltd and under the short term medical expense policy is New National Assurance Company Ltd. The details about the insurers are to be found in the document titled "Disclosure Notice" that form part of this pack.

The **Binder Holder** is a company who performs certain binder functions which in essence are reserved for underwriters and receive a remuneration for completing these functions on behalf of the underwriter. Essential Employee Benefits (Pty) Ltd performs binder functions on behalf of Lion of Africa Life Assurance Company Ltd (Long-Term Insurance) and also on behalf of Guardrisk Insurance (Short-Term Insurance).

For a complete list of Binder functions which Essential Employee Benefits (Pty) Ltd perform, contact Essential Employee Benefits (Pty) Ltd on 010 593 7158.

Intermediary: The intermediary is the company/person who sold the policy. In the case of the long term insurance policy, the intermediary is also Essential Employee Benefits and in the case of the short term insurance policy, the broker appointed by you, the client. A detailed disclosure document should be provided by the Broker. Complaints regarding the sales process should be directed at the intermediary.

DISCLOSURE NOTICE:

1. ABOUT YOUR FINANCIAL SERVICES PROVIDER

- Essential Employee Benefits (Pty) Ltd Registration Number:2015/1307/42; 3rd Floor, 15 Wellington Road, Parktown, Johannesburg 2000; Tel: 010 593 7158; Email: enquiries@eeb.co.za www.eeb.co.za **ESSENTIAL EMPLOYEE BENEFITS IS A REGISTERED FINANCIAL SERVICES PROVIDER FSP NUMBER 46244**
- Essential Employee Benefits does not earn more than 30% of its total remuneration from any single Insurer and no Insurer holds shares in Essential Employee Benefits nor is Essential Employee Benefits associated to any one Insurer.
- Essential Employee Benefits is in possession of Professional Indemnity insurance.
- Compliance arrangements: The Compliance Toolbox is Essential Employee Benefits's compliance officer and can be contacted Tel: 0117941189 or via email on charmaine@ctb.co.za
- The fees and commissions payable are detailed in the quotation and policy schedule. The consequences of non-payment of the premium will be that cover will be cancelled.

2. ABOUT THE UNDERWRITERS/INSURERS

Product	Underwriter	Reg Number	FSP Number	Contact Number
Long term insurance	Lion of Africa Life Assurance Company Ltd	1942/015587/06	15283	+27 21 461 8233
Short Term Insurance	Guardrisk Insurance	1992/001639/06	261075	+27 (11) 669 1000
Medical Insurance	Lion of Africa Life Assurance Company Ltd	1942/015587/06	15283	+27 21 461 8233

3. HOW TO INSTITUTE A COMPLAINT

Should you have any complaint about your policy or the service you have received, please contact Essential Employee Benefits. **Complaints procedure:** Contact our complaints facilitator, on enquiries@eeb.co.za or on 010 020 9008 and follow the prompts to lodge a complaint. All complaints must be reduced to writing and any of our representatives will be able to provide you with a copy of our complaints procedure on request. If the enquiry is not dealt with satisfactorily, contact the appropriate Ombudsman listed below.

4. OTHER MATTERS OF IMPORTANCE

- You must be informed of any material changes to the information referred to in paragraphs 1 and 2.
- If any complaint to the Broker or Insurer is not resolved to your satisfaction, you may submit your complaint to the FAIS Ombud.
- If your premium is paid by debit order, the debit order must be in favour of one person and may not be transferred without your approval.
- The Product Supplier (Insurer) or its appointed representative, and not the Broker must give reasons in writing for the rejection of any claim submitted by you.
- The Product Supplier (Insurer) must give you written notice of its intention to cancel your policy.
- You are entitled to a copy of your policy free of charge.

5. CONFLICT OF INTEREST

We are pleased to report that there are no Conflicts of Interest or potential Conflicts of Interest identified within our organisation. A copy of our Conflict of Interest management policy is available on our website.

6. WARNING

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make notes as to what is said to you.
- Ask for a letter of representation from your adviser.
- Do not be pressurised into buying the product.

7. PARTICULARS OF FAIS OMBUD: |

PO Box 74571, Lynnwood Ridge 0040;
Tel: 012 470 9080 to 012 470 9097;
Fax: 012 348 3447;
Email: info@faisombud.co.za;
Website: www.faisombud.co.za

8. PARTICULARS OF SHORT TERM INSURANCE OMBUD:

PO Box 32334, Braamfontein 2017;
Tel: 011 726 8900;
Fax: 011 726 5501;
Email: info@osti.co.za