

**LETTER OF AUTHORITY (SECTION 13 CERTIFICATE)**

In terms of the Financial Advisory and Intermediary Services Act 37 of 2002, (FAIS) this serves to confirm that the following person is licenced under FinGlobal Migration (Pty) Ltd FSP#42872:

**MR WERNER KRIEL****Category I FSP**

The representative renders advice and intermediary services in respect of financial products on the following Category I products:

- Long-term insurance subcategory B1
- Long-term insurance subcategory B1-A
- Long-term insurance subcategory B2
- Long-term insurance subcategory B2-A
- Long-term insurance subcategory C
- Retail Pension Benefits
- Pension Funds Benefits
- Participatory interests in a collective investment scheme
- Long-term Deposits
- Short-term Deposits
- Structured Deposits
- Participatory interest in a hedge fund

FinGlobal Migration (Pty) Ltd holds professional indemnity insurance and accepts responsibility for the activities of the FAIS Representative performed within the scope of her employment.

**RYNO VILJOEN****Name of Key Individual***Ryno Viljoen***Signature of KI**