

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 HANO VERMAAK**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

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