

- PSG Invest (Pty) Ltd, an authorised administrative financial services provider, is the Administrator of this investment.
- Should you invest in a long-term insurance investment underwritten by PSG Life, the following information will be significant for you.

1. The relevant Financial Services Providers may be either of the mentioned entities below, as applicable to your specific investment:

PSG Life Limited, Registration No. 1999/010087/06, an Authorised Financial Services Provider; FSP number 22557;

PSG Invest (Pty) Limited, Registration Number 1999/014522/07 an Authorised Financial Services Provider, FSP no 563

Physical address: 1st Floor, Roland Garros, 57 Sloane Street, The Campus, Bryanston, Johannesburg, 2191

Postal address: PO Box 61295, Marshalltown, 2107

2. Communication details of the service department of the Administrator:

Switchboard number: 011 996 5200

Client Services Sharecall number: 0860 774 774

3. If you have any compliance queries you may contact the Administrator's Compliance Officer at the following email address:

compliance@psg.co.za or alternatively at 011 996 5200.

4. Any complaints in respect of the investment, product or service must be submitted by you in writing and addressed to the Compliance Officer. Upon receipt of the complaint we will issue a notice of receipt. An investigation team, appointed from time to time by the Administrator's board of directors will investigate the complaint. Once the investigation is completed the investigation team will reach a decision and you will be notified in writing. Upon receipt of this notification you will have 21 days to challenge the decision. Should you wish to challenge the decision, you may lodge a complaint with the Ombudsman.

STATUTORY NOTICE TO LONG-TERM INSURANCE POLICYHOLDERS
IMPORTANT - PLEASE READ CAREFULLY
DISCLOSURE AND OTHER LEGAL REQUIREMENTS

As a long-term insurance policyholder, or prospective policyholder, you have the right to the following information:

<p>1. The intermediary (financial Adviser or representative) dealing with you must, at the earliest opportunity, disclose:</p> <ol style="list-style-type: none"> Name, physical and postal address and telephone number. Legal capacity: whether independent or representing an insurer of financial advisory. Concise details of relevant experience. Insurance products that may be sold. Insurers whose products may be marketed. Indemnity cover held - Yes/No. Shareholdings in insurers if 10% or more. Name of insurers from which the intermediary received 30% or more of total initial Financial Advisory fee and remuneration during the past calendar year. <p>(The intermediary must be able to produce proof of contractual relationship with and accreditation by the insurers concerned).</p>	<p>2. Your right to know the impact of the decision you elect to make:</p> <ol style="list-style-type: none"> The intermediary of insurer dealing with you must inform you of: <ul style="list-style-type: none"> The premium you may be paying. The nature and extent of benefits you may receive. If the benefits are linked to the performance of certain assets: <ul style="list-style-type: none"> How much of the premium will go towards the benefits? To what portfolio will your benefits be linked? The possible impact of this purchase on your finances. The possible impact of this purchase on your other investments (affordability). The possible impact of this purchase on your investment portfolio (affordability) The flexibility of changes you make to the proposed contract. The contract terms of the product you intend to purchase. <p>(It is very important that you feel quite sure that the product or transaction meets your needs and that you feel you have all the information you need to make a decision).</p>
<p>3. Your right when being advised to replace an existing investment:</p> <p>You may not be advised to cancel an investment to enable you to purchase a new investment or amend an existing investment, unless:</p> <ol style="list-style-type: none"> The intermediary identifies the investment as a replacement investment. The implications of cancellation of the investment are disclosed to you such as: <ul style="list-style-type: none"> The influence on your benefits under the old investment. The additional costs incurred with the replacement. The insurer which issued the original investment will contact you. You are advised to discuss the matter with its representative. 	<p>4. Your right to be informed by the insurer:</p> <p>The insurer will forward you documentation confirming investment details as discussed in paragraph 2 of this Notice, which will also include:</p> <ol style="list-style-type: none"> The name of the insurer. The product being purchased. The cost in Rand of the transaction and specifically: <ul style="list-style-type: none"> The loadings, if any. The initial expenses, and The amount of initial Financial Advisory fee and other remuneration being paid to the intermediary. In case of investment with an investment element, the ongoing expense and any other fees payable. The summary in terms of section 48 of the Long-term Insurance Act 1998. The contact number and address of the complaints and compliance officers of the Insurer. <p>(The Insurer may disclose the above information on a generic basis with additional policyholder specific disclosure).</p>
<p>5. Your right to cancel the transaction:</p> <p>In most cases, you have a right to cancel a policy within 30 days after receipt of the summary contemplated in section 48 from the Insurer.</p> <p>The same applies to certain changes you make to a investment. The Insurer is obliged to confirm to you whether you have this right and explain how to exercise it.</p> <p>Please bear in mind that you may not exercise the above options if you have already claimed under the policy or if the event, which the policy insures you against, has already happened.</p> <p>If the policy has an investment component, you will carry an investment loss.</p>	<p>6. Serious Warning:</p> <ul style="list-style-type: none"> It is very important that you are quite sure that the product or transaction meets your needs and that you feel you have all the information you need before making a decision. It is recommended that you discuss with the intermediary or Insurer the possible impact of the proposed transaction on your finances, your other investments or your broader investment portfolio. You should also ask for any information about the flexibility of the proposed investment. Where paper forms are required, it is advisable to sign them only once they are fully completed. Feel free to make notes regarding verbal information, and ask for written confirmation or copies of documents. Remember that you may contact either the Long-Term Insurance Ombudsman or the Registrar of Long-Term Insurance, whose details are set out below, if you have any concerns regarding a product sold to you or advice given to you.

7. Particulars of the Long -Term Insurance Ombudsman: The Hon. Justice B. Galgut Private Bag X45 Claremont 7735 Tel: (021) 657 5000 Fax: (021) 674 0951	8. Particulars of Registrar of Long-term Insurance Financial Services Board: PO Box 35655 Menlo Park 0102 Tel: (012) 428 8000 Fax: (012) 347 0221
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THIS DOES NOT FORM PART OF THE INSURANCE CONTRACT