

Disclosure in terms of FAIS concerning JE Financial Consulting

I, Jan Kruger, am the key individual of JE Financial Consulting, a sole proprietorship, which holds a category 1 Financial Services Provider License with FSP number 12234. The licence authorises me to provide financial services with respect to-

Category	Sub Category	Category Description	Advice	Intermediary
1	1	Long-Term Insurance : Category A	X	X
1	2	Short-Term Insurance : Personal Lines	X	X
1	3	Long-Term Insurance : Category B	X	X
1	4	Long-Term Insurance : Category C	X	X
1	5	Retail Pension Benefits	X	X
1	6	Short-Term Insurance : Commercial Lines	X	X
1	7	Pension Funds Benefits (excluding retail)	X	X
1	8	Securities and Instruments :Shares	X	X
1	9	Securities and Instruments : Money market instruments	X	X
1	10	Securities and Instruments : Debentures and securitised debt	X	X
1	11	Securities and Instruments : Warrants, certificates and other instruments	X	X
1	12	Securities and Instruments : Bonds	X	X
1	13	Securities and Instruments : Derivative instruments	X	X
1	14	Participatory interests in Collective Investment Schemes	X	X
1	15	Foreign currency denominated investment instruments	X	X
1	17	Deposits Defined in the Banks Act - exceeding 12 months	X	X
1	18	Deposits defined in the Banks act - 12 months or less	X	X
1	19	Friendly Society Benefits	X	X

JE Financial Services has contracts with the following product providers:

- ABSA Consultants and Actuaries
- Sanlam
- Discovery
- Allan Gray
- db x-trackers (Deutsche Bank)
- PPS Investments
- Zshares (Investec)
- Bips (RMB)
- ABSA Capital ETFs
- Momentum
- Coronation
- Old Mutual
- Liberty
- Union Life
- Proptrax
- Itransact
- ABSA Investment Management Services
- AOS (Automated Outsourcing Limited)
- Investec
- Satrix
- PPS
- KGA Life
- BettaBeta (Nedbank Capital)
- Stanlib

The business has not earned more than 30% commission from any product provider within the past 12 months , and also does not hold more than 10% shares in any product provider. From time to time we may receive an award from a product provider. If you wish to obtain more information in that regard, please request to see our gift register.

The business has professional indemnity cover. Our business address is 1394 Walter Ave, Waverley, Pretoria, 0186. Our contact details are as follows:

Telephone number (012) 332 2770, Facsimile number 086 6808 140, Email info[at]jefc.co.za

We have a complaints resolution system, which you can obtain, at our office. You can also visit us at our office and obtain a copy if you so wish. If you have any queries, please don't hesitate to send us a fax or e-mail. JE Financial Consulting is responsible for its own compliance.