



Dear Client

## **LETTER OF INTRODUCTION**

In complying with the FAIS legislation, I would like to bring the following information to your attention:

My name is Sharon Tappan and my contact details are stated below on the letterhead. I am employed by Tappan Financial Solutions CC, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services

I have been providing financial advice and intermediary services since 1999 in the following areas of financial planning:

- Life assurance Planning
- Retirement Planning
- Investment Planning
- Medical Schemes & insurance
- Short Term Insurance

I am authorised to provide advice and intermediary services in the following categories:

|                                                               |                                              |
|---------------------------------------------------------------|----------------------------------------------|
| 1.1 Long term insurance Category A                            | 1.2 Short term insurance personal lines      |
| 1.3 Long term insurance category B1                           | 1.20 Long term insurance category B2         |
| 1.4 Long term insurance category C                            | 1.5 Pension fund benefits                    |
| 1.6 Short term insurance commercial lines                     | 1.7 Pension fund benefits (Excluding retail) |
| 1.14 Participatory interests in collective investment schemes | 1.21 Long-term Insurance subcategory B2-A    |
| 1.16 Health service benefits                                  | 1.22 Long-term Insurance subcategory B1-A    |
| 1.23 Short-term Insurance Personal Lines A1                   |                                              |

A copy of the licence is available for inspection on request.

My brokerage has written authority to market the products of the following Insurers and I am accredited to market their products:

|            |              |            |                   |          |           |
|------------|--------------|------------|-------------------|----------|-----------|
| Altrisk    | Metropolitan | Ninety One | Sovereign         | Zestlife | MUA       |
| Discovery  | Sanlam       | Coronation | Friends Provident | Bryte    | Ambledown |
| Hollard    | Momentum     | Marriot    | CIG International | Santam   | Vantage   |
| Old Mutual | Allan Gray   | OTAP       | Auto & General    | Stratum  |           |
| Liberty    | PPS          | Stanlib    | Fedhealth         |          |           |

I am remunerated for my services by being paid commission and fees. I have not received more than 30% commission and remuneration from any one insurer during the previous calendar year. I do not hold more than 10% of the shares issued by any insurer. My brokerage is not an associated company of a particular insurer.

Tappan Financial Solutions CC holds professional indemnity insurance.

Compliance with the FAIS Act is monitored by Masthead Distribution Services (Pty) Ltd, a compliance practice approved by the Financial Services Board (Practice no 5034). Their postal address is PO Box 856, Howard Place, 7450. Their contact numbers are 021 686 3588(t) and 021 686 3589(f). I am a member of the Masthead Financial Advisors Association which provides me with services such as a compliance, practice management and technology support by virtue of my membership.

Please note that in accordance with legislation we keep an updated disclosure register. The register informs you, our client of all financial and ownership interests that I may become entitled to and lists the business relationships that I have with the product suppliers. This document ensures transparency in my dealings with our customers and is available for inspection. I wish to advise that all information obtained or acquired about you shall remain confidential unless you provide written consent, or unless I am required by any law to disclose such information.

In the event that you are dissatisfied with any aspect of my service, you should address your complaint in writing to me at the above address. A copy of my Complaints Resolution Policy is available on request.