

# Verryn Macdonald

Investments cc

FSP 37481

## INTERIM DISCLOSURE

## CRAIG MACDONALD

This Disclosure must be read with the Statutory Notice (on the reverse side) and is intended to assist you in making an informed decision regarding the product(s) being proposed by the Intermediary – Craig Macdonald.

My full name	Craig Johnstone Macdonald	
Physical Address	44 Constantia Road, Wynberg 7800	
Postal Address	44 Constantia Road, Wynberg 7800	
Telephone Number	021-762-0925	
Cell Number	082 443 8765	
Email address	<a href="mailto:craig@cjmacdonald.co.za">craig@cjmacdonald.co.za</a>	
Website	<a href="http://www.cjmacdonald.co.za">www.cjmacdonald.co.za</a>	
Legal Capacity	Independent Broker	
Qualifications	Bachelor of Commerce – Honours Degree UCT Certified Financial Planner	
Experience	26 years as an independent broker. Providing: Retirement planning; Life assurance; Business Assurance; Investment; Estate planning & Employee benefits	
Professional affiliations	Financial Planning Institute of SA	
Assurance Contracts	Old Mutual Liberty Life Discovery Life Discovery Health Momentum Life Momentum Health PPS Profmed Hollard/Altrisk	Sanlam Stanlib Discovery Invest Ninety One Allan Gray PPS Investments Coronation Sygnia Investec

Products accredited for we are fully conversant with, and accredited for all products and services by the various product providers listed above to distribute their products. We derive our income from legislated commission paid on products sold.

Indemnity cover	Marsh & Co.
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# STATUTORY NOTICE TO LONG-TERM INSURANCE POLICYHOLDERS IMPORTANT – PLEASE READ CAREFULLY DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the Insurance Contract)

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

<p><b>Your right to know the impact of the decision you elect to make:</b></p> <ul style="list-style-type: none"> <li>(a) The intermediary or insurer dealing with you must inform you of: <ul style="list-style-type: none"> <li>The premium you may be paying</li> <li>The nature and extent of benefit you may receive</li> </ul> </li> <li>(b) If the benefits are linked to the performance of certain assets <ul style="list-style-type: none"> <li>How much of the premium will go towards the benefit?</li> <li>To what portfolio will your benefits be linked?</li> </ul> </li> <li>(c) The possible impact of this purchase on your finances</li> <li>(d) The possible impact of this purchase on your other policies (affordability)</li> <li>(e) The possible impact of this purchase on your investment portfolio (affordability)</li> <li>(f) The flexibility of changes you may make to the proposed contract</li> <li>(g) The contract terms of the product you intend to purchase.</li> </ul> <p>(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 to make a decision)</p> <p><b>Your right when being advised to replace an existing policy</b></p> <ul style="list-style-type: none"> <li>(a) The intermediary identifies the policy as a replacement policy</li> <li>(b) The implications of cancellation of the policy are disclosed to you such as: <ul style="list-style-type: none"> <li>The influence on your benefits under the old policy</li> <li>The additional costs incurred with the replacement</li> </ul> </li> <li>(c) The insurer which issued the original policy will contact you, you are advised to discuss the matter with its representative.</li> </ul> <p><b>Your right to be informed by the insurer.</b></p> <p>The insurer will forward you documentation confirming policy details as discussed in paragraph 2 of this Notice, which will also include:</p> <ul style="list-style-type: none"> <li>(a) The name of the insurer</li> <li>(b) The product being purchased</li> <li>(c) The cost in Rands of the transaction and specifically <ul style="list-style-type: none"> <li>(i) the loadings, if any</li> <li>(ii) the initial expense, and</li> <li>(iii) the amount of commission and other remuneration being paid to the intermediary</li> </ul> </li> <li>(d) In the case of policies with an investment element, the ongoing expense and any other fees or charges payable <ul style="list-style-type: none"> <li>- The summary in terms 48 of the Long-term insurance Act 1998</li> <li>- The contract number and address of the complaints and compliance officers of the insurer</li> </ul> </li> </ul> <p>(The insurer may disclose the above information on a generic basis with additional policyholder specific disclosure)</p>	<p><b>Your right to cancel the transaction</b></p> <p>In most cases, you have a right to cancel a policy in writing within 30 days after receipt of the summary contemplated in section 48 from the insurer. The same applies to certain changes you may make to a policy. The insurer is obliged to confirm to you whether you have this right and to explain how to exercise it. Please bear in mind that you may not exercise if you have already claimed under the policy or if the event, which the policy insures you against, has already happened. If the policy has an investment component, you will carry any investment loss.</p> <p><b>Important warning</b></p> <ul style="list-style-type: none"> <li>(a) 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.</li> <li>(b) It is recommended that you discuss with the intermediary or insurer the possible impact of the proposed transaction on your finances, your other policies or your broader investment portfolio. You should also ask for information about the flexibility of any proposed policy.</li> <li>(c) 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 to ask for written confirmation or copies of documents</li> <li>(d) 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.</li> </ul> <p><b>Particulars of Long-term Insurance Ombudsman</b></p> <table> <tr> <td>Private Bag X45 Claremont, 7735</td> <td>Tel: (021) 657-5000 info@ombud.co.za</td> </tr> </table> <p><b>Particulars of FAIS Ombudsman</b></p> <table> <tr> <td>Financial Services Board PO Box 35655 Menlo Park, 0102</td> <td>Tel: (012) 428-8000 info@faisombud.co.za</td> </tr> </table> <p><b>Particulars of the Banking Adjudicator</b></p> <table> <tr> <td>PO Box 5728 Johannesburg, 2000</td> <td>Tel: (011) 838-0035/8/9 Fax: (011) 838-0043</td> </tr> </table> <p><b>(You may be requested to sign a copy of this document)</b></p>	Private Bag X45 Claremont, 7735	Tel: (021) 657-5000 info@ombud.co.za	Financial Services Board PO Box 35655 Menlo Park, 0102	Tel: (012) 428-8000 info@faisombud.co.za	PO Box 5728 Johannesburg, 2000	Tel: (011) 838-0035/8/9 Fax: (011) 838-0043
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