



LIBERTY
In it with you

LIBERTY GROUP LIMITED

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Directors: J H Maree (Chairman), D C Munro* (Chief Executive),
Y Maharaj* (Financial Director), N Criticos, L N Hartnady, N Y Khan,
P Mhlanga, S P Ridley, C L Roskrugge, T Skweyiya, Y G H Suleman,
J H Sutcliffe**, S K Tshabalala, H Walker (*Executive Director, ** British
Company Secretary: J M Parratt

Liberty Group Limited (Liberty) is a licensed insurer and an Authorised Financial Services Provider (no 2409). Liberty Reg. No. 1957/002788/06

Statutory Disclosure in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act).

This document contains important information. Please read it carefully and ensure that you understand its contents.

UNDERWRITER

Liberty Group Limited is a licenced insurer.

Liberty Group Limited ("Liberty")

Address: 1 Ameshoff Street, Braamfontein, 2001 or
PO Box 10499, Johannesburg, 2000
Telephone: 0860 456 789

Liberty's direct long-term insurance products are distributed and administered by Frank Financial Services (Pty) Limited, an authorised financial services provider with **FSP no: 40948**, in terms of a binder agreement for which they receive a binder fee, of approximately 3.5%.

ADMINISTRATOR (BINDER HOLDER)

Frank Financial Services t/a Frank.net

Address: PO Box 3034, Cape Town, 8000
Email: directservice@liberty.co.za.
Telephone: 0860 555 148

Frank Financial Services does not offer advice, we provide relevant product information so you can make an informed decision.

PROFESSIONAL INDEMNITY INSURANCE

As required by law we hold professional indemnity insurance cover.

CONFLICTS OF INTEREST

In accordance with the FSP's Conflicts of Interest Management Policy a high priority is placed on a client's interest. If a conflict of interest situation cannot be avoided, the FSP will manage this conflict equitably and in the client's best interest as an integral part of the FSP's ethos. The FSP maintains an active Conflicts of Interest Management Policy which is available on request and available on our website.

WAIVER OF RIGHTS

You are hereby advised that no representative of the FSP or any other person may ask you, nor in any way induce you, to waive any right or benefit conferred on you by or in terms of any provision of the FAIS Act.



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REPRESENTATIVES, FAIS STATUS AND PRODUCTS

We act as a direct marketer under the FAIS Act and offer scripted intermediary services to our clients. We take responsibility for the actions of our representatives as some of them are working under supervision. We are registered to provide services in the product categories listed in the table that follows:

	Category and subcategory	Scripted intermediary services
1	CATEGORY I	
1.1	Long-term Insurance: subcategory A	x
1.2	Short-term Insurance Personal Lines	x
1.3	Long-term Insurance subcategory B1	x
1.20	Long-term Insurance subcategory B2	x
1.21	Long-term Insurance subcategory B2-A	x
1.22	Long-term Insurance subcategory B1-A	x
1.23	Short-term Insurance Personal Lines A1	x

ABOUT THE CURRENCY AND LAWS THAT APPLY TO THIS AGREEMENT

This policy agreement is subject to South African law and all payments and payouts will be in Rands from and to a South African bank account. In the event that the law or the interpretation thereof changes, we may change the terms of this policy. We will notify you of any such changes.