



DOVALE & ASSOCIATES
WEALTH AND RISK MANAGEMENT

Dear Client

LETTER OF INTRODUCTION & DISCLOSURES

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

My name is Jules Marcellus Dovale, a CFP® Professional, and my contact details are stated below on this letterhead.

I am an Authorised Financial Services Provider, licensed to render financial and intermediary services in the following categories, and a copy of my licence is available for inspection on request.

Category 1

- 1.1 Long-Term Insurance: Subcategory A
- 1.2 Short-Term Insurance: Personal Lines
- 1.3 Long-Term Insurance: Subcategory B1
- 1.4 Long-Term Insurance: Subcategory C
- 1.5 Retail Pension Benefits
- 1.6 Short-Term Insurance: Commercial Lines
- 1.7 Pension Funds Benefits
- 1.14 Participatory interests in a collective investment scheme
- 1.16 Health Service Benefits
- 1.20 Long-term insurance: Subcategory B2
- 1.21 Long-term Insurance: Subcategory B2-A
- 1.22 Long-term Insurance: Subcategory B1-A
- 1.23 Short-term Insurance: Personal Lines A1

I have been providing financial advice and intermediary services since 1st January 1985. For the first 5 years I worked as a Representative and District Manager for Old Mutual. From 1 January 1990 until now, I have been practicing as an Independent Financial Adviser, specialising in the areas of Wealth and Risk Management. My brokerage has written authority to market the products of the following product suppliers, and I am accredited to market their products: - Ninety One, BCI, Glacier, Wealthport, Old Mutual, Liberty Life, Sanlam, Momentum, Discovery, Stanlib, Fedgroup, Brightrock, Coronation & Allan Gray.

I do not hold more than 10% shares issued by any product supplier, and I am remunerated for my services by being paid fees and commissions.

I hold professional indemnity insurance with Aon Risk Solutions, Policy Number: K/OSM/22/0489.

I am a member of the Masthead Financial Advisors Association, which provides me with services such as a compliance, practice management and technology support.

I wish to advise that all information obtained or acquired from and 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. A copy of my Complaints Resolution Policy is available on request.

Yours faithfully

Jules Dovale CFP®

Client Signature

Name and Surname

Date

Authorised Financial Services Provider FSP Licence No. 9599
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