

**LETTER OF AUTHORITY (SECTION 13 CERTIFICATE)**

In terms of the Financial Advisory & Intermediary Services Act 37 of 2002, (FAIS) this serves to confirm that the following person is licenced under FinGlobal Migration (Pty) Ltd FSP#42872:

**MR RYNO PIETER VILJOEN****Category I FSP**

Is suitably experienced and qualified, and duly authorised to provide advice and intermediary services as appointed Key Individual and Representative on the following Category I products:

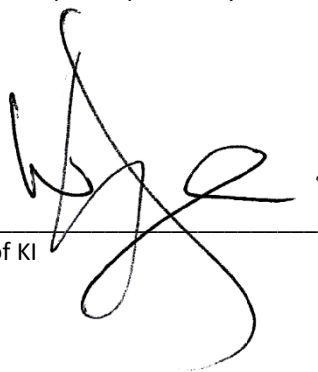
- Long term Insurance: Category B1
- Long term Insurance: Category B1-A
- Long term Insurance: Category B2
- Long term Insurance: Category B2-A
- Long term Insurance: Category C
- Retail Pension Benefits
- Pension Fund Benefits (excluding Retail pension benefits)
- Participatory interests in Collective Investment Schemes
- Deposits as defined in the Bank's Act – exceeding 12 months
- Deposits as defined in the Bank's Act – 12 months or less
- Structured Deposits
- Participatory interest in a hedge fund

FinGlobal Migration (Pty) Ltd holds professional indemnity insurance and accepts responsibility for the activities of the FAIS Representative performed within the scope of his employment.

**WERNER DUVENHAGE**

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Name of Key Individual



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Signature of KI