

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

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

**MS ANNELÉNE SMITHERS****Category I FSP**

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

- Long-term Insurance subcategory B1
- Long-term Insurance subcategory B1-A
- Long-term Insurance subcategory B2
- Long-term Insurance subcategory B2-A
- Long-term Insurance subcategory C
- Retail Pension Benefits
- Pension Fund Benefits
- Participatory interest in collective investment scheme
- Long-term Deposits
- Short-term Deposits

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

**RYNO VILJOEN**\_\_\_\_\_  
Name of Key Individual  
\_\_\_\_\_  
Signature of KI