

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 CHRISTELLE ALBERTS**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 Deposits
- Short-term Deposits

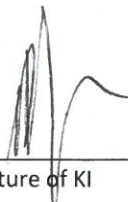
The representative renders intermediary scripted services in respect of financial products under supervision on the following Category I products:

- 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

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