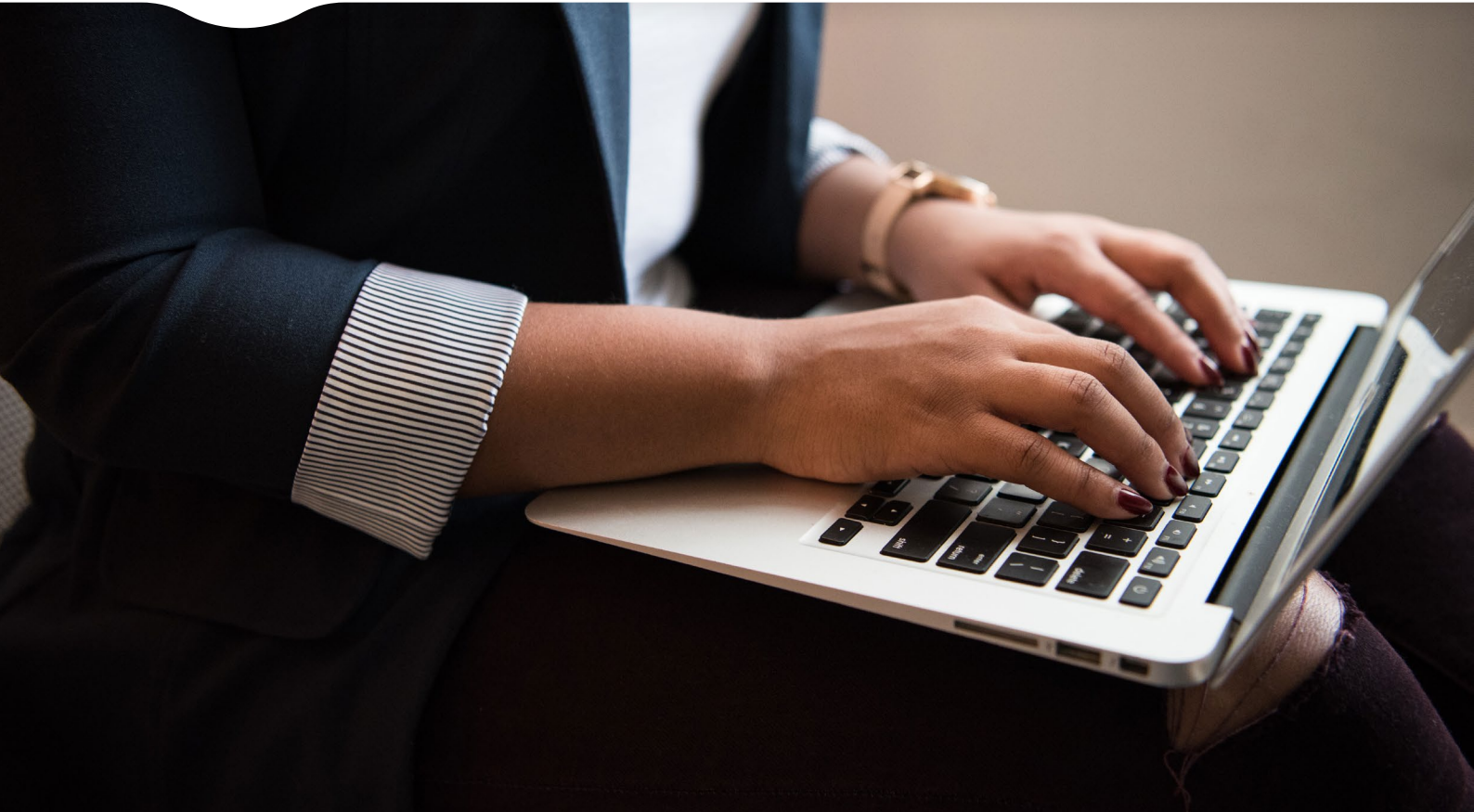




Statutory notice

Disclosure in terms of the financial advisory and intermediary services (FAIS) Act (37 of 2002). Please read it carefully.



The FAIS Act was enacted for your benefit. OUTvest (Pty) Ltd (“OUTvest”) is an approved Financial Services Provider (FSP). (FSP license number is 47234).

As a client of OUTvest you have the right to the following information. Please note that the disclosures form part of your contract with OUTvest. This document, however, is for information purposes only and does not constitute a contract.

Contents

1. OUTvest is licensed to provide the following financial services	2
2. Our contact information	2
3. Please take note of the following	2
4. Compliance Department Information	3
5. FAIS Ombud	3

1. OUTvest is licensed to provide the following financial services

- Long-Term Insurance Category B1
- Long-Term Insurance Category B2
- Long-Term Insurance Category C
- Securities and Instruments - Shares
- Participatory interests in collective investment schemes
- Pension fund benefits (Excluding retail pension benefit)
- Retail pension fund benefits

2. Our contact information

Physical address:	1241 Embankment Rd Zwartkop Ext 7 Centurion 0157 South Africa
GPS Coordinates:	-25.851915, 28.181401
Postal address:	PO Box 8443 Centurion 0046
Website:	www.outvest.co.za
Telephone Number:	0860 688 837
Email:	outvest@out.co.za
Fraud Line:	08 601 02 117
Whistle Blowing Line:	08 002 04 855

3. Please take note of the following

- Please read through all your investment documents to ensure that you understand the contents thereof;
- OUTvest does not render intermediary services of a discretionary nature relating to a particular financial product;
- All instructions to us must be made electronically via our website through your profile or through our call centre telephonically;
- Records of your electronic and telephonic transactions will be stored indefinitely;
- We will provide you with quarterly statements and certificates of income and capital gains for taxation purposes;
- OUTvest has professional Indemnity and Fidelity Insurance and accepts responsibility for the financial advice it provides as well as the financial advice provided by its representatives, acting in the course and scope of their employment;
- All our call centre representatives are duly trained and qualified to assist you with any queries. Some of our representatives may be working under supervision.
- The appropriateness of our advice might be limited if we could not conduct a full financial analysis.
- All our calls to our call centre are recorded and will be made available to you upon request;
- In the event we elect to amend the terms and conditions which is applicable to your agreement and your investment, we will provide you with 30 days written notice to that effect.
- Your investment will at all times be subject to the latest terms and conditions which can be accessed at all times on www.outvest.co.za
- There is no Cooling-off Period applicable to the investment;
- There are always risks associated with any investment;
- Our Complaints Resolution Policy and Conflict of Interest Management Policy is available on the OUTvest website (www.outvest.co.za).

4. Compliance Department Information

In the event of Compliance related queries or matters of non-compliance with the Financial Advisory and Intermediary Services Act you may contact our compliance department on 012 749 5655 or by email at compliance.outvest@out.co.za.

5. FAIS Ombud

If the matter is not resolved to your satisfaction, you may address your queries to the FAIS Ombud at:

Postal Address:	PO Box 74571 Lynnwood Ridge 0040
Website:	www.faisombud.co.za
Telephone:	0860 324 766
Fax:	012 348 3447
Email:	info@faisombud.co.za