



ALEXANDER BABICH
& ASSOCIATES

LETTER OF INTRODUCTION

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

My name is Alexander Babich and my contact details are as below.

I am an authorised financial services provider mandated by Alexander Babich & Ass Pty (LTD), an authorised financial services provider, which accepts responsibility for my activities and is, licensed to render financial services. A copy of the licence, which contains details of the financial services I am authorised to provide, as well as any exemptions, is available for inspection on request.

I have been providing financial advice and intermediary services since 1990 in the following areas of financial planning: **Death and Disability Planning; Retirement Planning; Investment Planning; Healthcare.**

My brokerage has written authority to market the products of the following Insurers and I am accredited to market their products: Allan Gray; Coronation, Momentum, Discovery, Liberty Life, Stanlib, Sage, Investec, Old Mutual, Hollard, Sovereign, Momentum International, Sanlam, Discovery Health, Bridge.

I received more than 30% of my last year's commission and remuneration from the following insurer(s): Momentum
I do not hold more than 10% of the shares issued by any insurer.

My brokerage is not an associated company of a particular insurer.

I am remunerated for my services by being paid commission and/or by charging fees as follows: R500 per hour
(waive either commission or fee or combination of both depending on type and size of investment/deal).

I do not hold professional indemnity insurance.

Compliance with the FAIS Act is monitored by Simply Compliance, a compliance practice approved by the Financial Services Board. The contact telephone number is 012 998 7938.

In the event that you are dissatisfied with any aspect of my service, you should address your complaint in writing to me at the above address. A copy of my Complaints Policy is available on request.

A copy of the Statutory Notice for Long Term Insurance will be furnished if required by you.

Yours faithfully

Alexander Babich

Managing Director

Date disclosures made to the client: _____

Signature of client's receipt: _____