

# **FAIS Disclosure Notice**

Version 12

## **FAIS DISCLOSURE NOTICE**

In terms of the FAIS Act No. 37 of 2002, a policyholder or prospective policyholder has the right to the following information about the product provider:

The benefits attached to this policy are underwritten by:

**Lombard Life Limited**  
Ground Floor, Building C  
Sunnyside Office Park  
2 Carse O' Gowrie Road  
Parktown  
2193

Tel.: (011) 5510600  
Fax : (011) 551 0603  
www.lombardins.com  
Reg. No.: 1996/014618/06

Lombard Life Limited is an authorised financial services provider FSP 11643

Financial Management International Ltd (FMI) is an Underwriting Manager of Lombard Life and mandated by Lombard to administer this policy. Lombard Life has an ownership interest in FMI and FMI have a profit sharing relationship with Lombard Life. FMI is an authorised financial services provider FSP 2717 and has the services of its own compliance officer.

FMI has sufficient professional indemnity cover as required by the Financial Advisory and Intermediary Services Act 37 of 2002.

**FMI**

301 Beacon Rock  
Lighthouse Road  
Umhlanga Rocks, 4320

Postnet Suite 91  
Private Bag X01  
Umhlanga Rocks, 4320

Tel.: 086 010 1119

Fax: 086 110 5820

[www.fmi.co.za](http://www.fmi.co.za)

Reg. No.: 1995/006325/07

FMI is an authorised financial services provider FSP 2717

**Compliance Officer:**

Mr Robbie Stutterheim

PO Box 1767

Rooihuiskraal

0154

Tel.: (012) 661 1359

Fax: (012) 661 1359

e-mail: [robbie@compliancesystems.co.za](mailto:robbie@compliancesystems.co.za)

Should you wish to lodge a claim, please contact: **FMI Client Care:** 086 010 1119

**IMPORTANT NOTE:****Your right to cancel the transaction.**

You have a right to cancel a policy within 30 days after receipt from FMI of the summary contemplated in section 48 of the Long-term Insurance Act 52 of 1998. Such notification of cancellation must be made in writing. The same applies to certain changes you may make to a policy. FMI is obliged to confirm to you whether you have this right and to explain how to exercise it. Please bear in mind that you may not exercise it if you have already claimed under your policy or if the event, which the policy insures you against, has already happened. If the policy has an investment component, you will carry an investment loss.

All notifications to be sent to:

Financial Management International Ltd.  
Postnet Suite 91  
Private Bag X01  
Umhlanga Rocks, 4320

It is very important that you are quite sure that the product or transaction meets your needs and that you feel you have all the information you need before making a decision. It is recommended that you discuss with the intermediary, the possible impact of the proposed transaction on your finances, your other policies or your broader investment portfolio. You should also ask for information about the flexibility of any proposed policy. Where paper forms are required, it is advisable to sign them once they are fully completed. Feel free to make notes regarding verbal information, and to ask for written confirmation or copies of documents. Remember that you may contact either the Long-term Insurance Ombudsman or the Registrar of Long-term Insurance, whose details are set out below, if you have any concerns regarding a product sold to you or advice given to you.

**Your right to lodge a complaint with the Ombudsman.**

Where you have lodged a complaint with FMI and such a complaint is not resolved to your satisfaction, you have the right to approach the relevant Ombudsman whose details follow hereunder.

**Particulars of Long-term Insurance Ombudsman:**

Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7700

Private Bag X45, Claremont, Cape Town, 7735

**Tel:** 021 657 5000

**Fax:** 021 674 0951

**E-mail address:** [info@ombud.co.za](mailto:info@ombud.co.za)

**Website:** [www.ombud.co.za](http://www.ombud.co.za)

**Particulars of FAIS Ombudsman:**

FAIS Ombud

Eastwood Office Park, Baobab House, Ground Floor, Lynnwood Ridge, 0081

P.O. Box 74571, Lynnwood Ridge, 0040

**Tel:** 012 470 9080

**Fax:** 012 348 3447

**E-mail address:** [info@faisombud.co.za](mailto:info@faisombud.co.za)

**Website:** [www.faisombud.co.za](http://www.faisombud.co.za)