



REPRESENTATIVE AUTHORISATION

LINDA SCHEEPERS

Is hereby appointed and duly authorized in terms of section 13(1)(b) of the Financial Advisory and Intermediary Services Act (FAIS) to act Representative of:

FSP No	4903
FSP Name	RISK BENEFIT SOLUTIONS (PTY) LTD
FSP Type	Company - Private
Registration Number	1999/021199/07
Date Authorised	02/12/2004

("FSP") and as such is able to render services as envisaged in terms of FAIS ("Services") on behalf of the FSP in respect of the financial products listed below:

Category	Sub Category	Category Description	Advice	Intermediary-Scripted	Intermediary – Other	Services under Supervision
1	2	Short-Term Insurance Personal Lines	x		x	
1	23	Short-Term Insurance Personal Lines A1	x		x	
1	6	Short-Term Insurance Commercial Lines	x		x	

In terms of S 13(1)(b)(i)(bb) of FAIS, the FSP accepts responsibility for those activities of the Representative performed within the scope of, or in the course of implementing, this authorization. The client is required to ensure that the services rendered by the representative falls within the said authorization. If the client accepts services rendered by the representative that falls outside of the said authorization, the client shall do so on the client's own risk and indemnifies the FSP therefore.

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