



REPRESENTATIVE AUTHORISATION

GARETH BAIN

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.

www.rbs.co.za | info@rbs.co.za
fsp 4903 | an authorised financial services provider
after hours 24/7: +27 (0)860 07 27 65
Risk benefit Solutions (Pty) Ltd | reg no. 1999/021199/07

eastern cape
harbour view | 19 oakwood road | humerail | port elizabeth | 6001
postnet suite no. 178 | private bag x13130 | humewood | 6013
tel: +27 (0) 41 585 9933

johannesburg
nicol road office park | 18 nicole road | bedfordview | 2007
po box 752623 | gardenview | 2047
tel: +27 (0) 860 00 11 22

cape town
1st floor | soho on strand | 128 strand street | cape town | 8001
po box 449 | cape town | 8000
tel: +27 (0) 21 443 4400