

REPRESENTATIVE'S SECTION 13 LETTER OF AUTHORITY (OWNER KI)

I, the undersigned, duly authorised to issue this certificate on behalf of

CFP BROKERS CC, ("FSP") license number 42892

hereby certify that I

Kristy Leigh Carr (ID 7412080209083)

am the owner of the Financial Services Provider ("FSP") and am an active representative of the FSP in terms of a written agreement.

REPRESENTATIVE'S DATE OF APPOINTMENT BY FSP:	11 February 2011
DATE OF ISSUE OF THIS CERTIFICATE:	30 November 2018

I hereby confirm the following in respect of myself as an active representative:

- ✓ I meet the fit and proper requirements insofar as the personal character qualities of honesty and integrity, competence regarding experience, qualifications and knowledge tested through regulatory exams as well as continuous professional development;
- ✓ I possess the necessary operational ability, processes and procedures to render advice and/or intermediary services to clients;
- ✓ I have been authorised by the Registrar of Financial Services Providers to render advice and/or intermediary services to clients in respect of the following product categories.

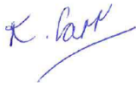
FINANCIAL PRODUCT	Advice	Intermediary Services	Services under Supervision
1.2 Short-term insurance Personal Lines	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

1.6 Short-term insurance Commercial Lines	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
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I am required to provide you with a copy of this letter of authority and the attached disclosure document, either electronically or in hard copy PRIOR to the rendering of any advice and/or



intermediary services as prescribed by Sec 13 of the FAIS Act. I also need to be able to prove that I have complied with this requirement.

Name of authorising Key Individual	Kristy Leigh Carr		
Tel. No:	011 794 6848	Cellular No:	082 330 5829
E-mail address:	kristy@cfpbrokers.co.za		
Signature of Key Individual	 <hr/>		
Date	30 November 2018		