



Risk Management - Tax Consultants - Private Wealth - Group Benefits  
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In complying with the FAIS legislation, I would like to bring the following information to your attention:

I, **Nadine Powell**, am mandated as a representative by **Helfin Risk Management Pty Ltd**, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services.

I have been providing financial advice **and** intermediary services in the following areas of financial planning:

**Short-Term Personal Insurance** since 2005 & **Short-Term Commercial Insurance** since 2018

I am authorised to provide advice and intermediary services in the following product categories and subcategories:

**Category I**

- 1.2 Short-term Insurance Personal Lines
- 1.6 Short-term Insurance Commercial Lines

A copy of the FSP licence is available for inspection on request.

**Helfin Risk Management Pty Ltd** has written authority to market the products of the following product suppliers and I am accredited to market their products:

**Santam, Lombard, Hollard, Consort, Bryte, IUM, MUA, Echelon, SHA, Camargue, Leppard, Old Mutual, OneSure, Auto & General, Cross Country, Discovery Insure, Genoa, Insurance Zone, Paradigm, PPS, Santam Hospitality and Leisure, Savannah Marine**

**I have the following relevant qualifications: NQF Level 5 – Insurance**

The FSP **does not hold** more than 10% of the shares issued by **any product provider**.

The FSP **does** receive more than 30% of its total remuneration from **Santam Pty Ltd**.

I, **Nadine Powell** **does not** receive more than 30% of my remuneration from **any product provider**.

I am remunerated for my services by the FSP by being paid commission from the product providers.

The FSP **does** hold **professional indemnity insurance and fidelity insurance** with **Genoa Underwriting Managers**.

Compliance with the FAIS Act is monitored by Masthead (Pty) Ltd, a compliance practice approved by the Financial Sector Conduct Authority. Their postal address is PO Box 765, Howard Place, 7450. Their contact numbers are:

**Telephone: 021 6863588 or Fax: 021 6863589**

Please note that in accordance with legislation we keep an updated Conflict of Interest Management policy and disclosure register. This register informs you, our client of all financial and ownership interests that I/we may become entitled to and lists the associate and business relationships of the FSP. This document ensures transparency in my/our dealings with our customers and is available for inspection.

I wish to advise that all information obtained or acquired about you shall remain confidential unless you provide written consent, or unless I am required by any law, to disclose such information.

**Helfin Risk Management Pty Ltd** promotes the fair treatment of clients by integrating the guidelines and principles of TCF in its Code of Ethics policy and in all business dealings with its clients.

In the event that you are dissatisfied with any aspect of my service, you should address your complaint in writing to **Mike Papageorge** **mike@helfin.co.za**. A copy of the Complaints Resolution Policy is available on request.

Financial Service Provider as represented by **Michael Papageorge**

\_\_\_\_\_  
Client Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date