CANNIN FINANCE
Securing your future

Provider and Representative disclosures in terms of The Financial Advisory and Intermediary Services (FAIS) Act

I am mandated by Cannin Finance, an authorised financial services provider, which accepts responsibility for my activities and is, licensed to render financial services.
I am a representative rendering services as defined in the fit and proper regulations.

Intermediary:	Cannin Finance (Pty) Ltd, Authorized Financial Service Provider in terms of the FAIS Act No. 37, 2002 (FSB License No 9667)
Advisor:	**Gavin Henry** **Street Address:** Pellmeadow Office Park 60 Civin Drive Bedfordview 2007
Telephone:	(011) 615 0440 (all calls are recorded on this line)
Mobile:	083 675 3676
Email:	gavin@cannin.co.za
Qualifications:	BA (Soc. Sci) Basics of Financial Planning Diploma in Personal Financial Management (DPFM) Liberty
Experience:	Worked in the industry from 1993 Passed RE1 and RE5 exams
Industry Memberships:	Commissioner of Oaths, Masthead Broker Services

The Intermediary has contractual relationships with and is authorized to sell the products from the following companies:

Liberty	Stanlib	Old Mutual
Momentum	FMI	Discovery Invest
Ninety One	Discovery Life	

I have experience in providing advice on the following topics:

Retirement Planning	Estate Planning
Investment Planning	Insurance Planning
Wills	Pension and Provident Funds

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

Category 1

1.1 Long-Term Insurance: Category A
1.2 Short-Term Insurance: Personal Lines
1.3 Long-Term Insurance: Category B 1
1.4 Long-Term Insurance: Category C
1.5 Retail Pension Benefits
1.6 Short-Term Insurance: Commercial Lines
1.7 Pension Fund Benefits (excluding Retail Pension Benefits)
1.14 Participatory Interests in Collective Investment Schemes

1.20 Long- Term Insurance: Category B 2
1.21 Long-Term Insurance subcategory B2-A
1.22 Long-Term Insurance subcategory B1-A
1.23 Short-Term Insurance Personal Lines A1

A copy of the license is available for inspection on request

I am a permanent advisor of the Intermediary and I receive my remuneration in the form of commission and fees. The intermediary does not hold more than 10% of an insurer's shares and receives more than 30% of its commission from Ninety One. It is not an associated company of any insurer. Its income is based on commission and a fee of R 1 000 per hour for additional services.
The intermediary holds professional indemnity insurance.

The Compliance with the FAIS Act is monitored by Masthead broker services (PTY) LTD
PO Box 856, Howard Place, 7450. (Tel.021 686 3588 and fax 021 686 3589).
In the unlikely event of a complaint, please contact our offices for a copy of our complaints procedure.

Cannin Finance acknowledges that in the course of rendering services to the client in terms of this authority, they shall come into possession of information of a confidential nature. Cannin Finance shall not, whether during the course of this agreement or at any time thereafter, use or disclose or allow third parties to use or disclose any of the confidential information except to the extent permitted by the client in writing or as required by law.
Please note that in accordance with legislation we keep an updated disclosure register. This register informs you, our client of all financial and ownership interests that I/ we may become entitled to and lists the business relationships that I have with the product suppliers. This document ensures transparency in my/our dealings with our customers and is available for inspection.

I am a proud member of the Masthead Financial Advisors Association, which provides me with services such as a compliance, practice management and technology support. This support helps me to provide you with a more professional service. The compliance service enables my practice to be compliant with FAIS legislative requirements. Through the practice management support I am able to run a more professional business and therefore able to provide you with an improved service and enhanced support.

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. In the event that you are dissatisfied with any aspect of my service, you should address your complaint in writing to me at the above address. A copy of my Complaints Resolution Policy is available on request.

___________________	__________________	___________________
SIGNED: Client	***Client name:***	***Signed: Gavin Henry***

I have received a copy of this letter

Date: _____________