

SECTION 13 CERTIFICATE

CERTIFICATE IN TERMS OF SECTION 13 OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT

I, the undersigned, duly authorised to issue this certificate on behalf
Of
DAVE POHL AND ASSOCIATES (PTY) LTD FSP 12436
hereby certify that

DAVID WINSTANLEY

Is employed by the FSP as an authorised representative in terms of a written agreement.

As the responsible license holder, the FSP accepts responsibility for the following functions performed by the representative in the ordinary course and scope of the representative's duties in respect of the financial products listed hereunder:

Representative (DAVID WINSTANLEY) Products

Category	Sub Category	Category Description	Advice	Intermediary	Services Under Supervision
1	1	Long-Term Insurance : Category A	X	X	
1	3	Long-Term Insurance : Category B1	X	X	
1	20	Long Term Insurance: subcategory B2	X	X	
1	21	Long Term Insurance subcategory B2 A	X	X	
1	22	Long Term Insurance subcategory B1 A	X	X	
1	4	Long-Term Insurance : Category C	X	X	
1	5	Retail Pension Benefits	X	X	
1	7	Pension Funds Benefits (excluding retail)	X	X	
1	14	Participatory interests in Collective Investment Schemes	X	X	

If you have any enquiries please contact the FSB call centre - 0800 110 443

Full Names of person signing this certificate: DAVE CHRISTOPHER POHL

Signature:.....

Date: 13th June 2018

Company Stamp:

DAVE POHL AND ASSOCIATES (PTY) LTD
FSP 12436
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