



Invest 4 you

Your rights as a policy holder - Long Term Insurance

You will need to know the name, physical, postal address and telephone numbers of the company you are dealing with.

Contact details of the compliance department of the company.

Details of how to institute a claim and / or complaint.

The type of policy involved. Initial and ongoing expenses, commissions, fees being paid to the insurer and advisor.

Extent and manner of premiums, the nature and extent of the benefits you are receiving, premium loadings, or exclusions placed on you.

You must be informed of any material changes to the information referred above

If the information above was given orally, it must be confirmed in writing within 30 days.

Nobody should advise you to cancel one policy to take out another unless the full implications of the costs and cancellation of benefits has been explained to you.

In most cases, you have a right to cancel a policy in writing 30 days after receipt of your contract summary from the insurer.

The same applies to certain changes you may make to a policy. The insurer is obliged to confirm to you whether you have this right and to explain how to exercise it.

Please bear in mind that you may not exercise this right if you have already claimed under the policy or if an insured event, has already happened.

If the policy has an investment component, you will carry any investment loss.

Your Responsibility

It is your responsibility to disclose all information relating to your insurances, and in particular claims, which may lead an insurer to a different conclusion or rating even if such questions are not asked. You must answer all questions and questionnaires truthfully.

You also undertake to advise Invest4you as soon as is possible, and within any time limit specified on the policy, of any event which may lead to a claim, whether it is intended to claim or not, and also any change in any information which would have been disclosed relating to the risk, or would change the risk.

You also agree to pay all premiums and fees as indicated by Invest4you, and on such terms that have been agreed for each particular product.

You also give consent that we may process, transfer, disclose your personal information for the purposes of providing you with insurance products, services, advice, and complying with your instructions. This might also include credit checks, and online verifications.

This means we will probably share your information with third parties to achieve this goal.

Signed at _____ on _____

Print Name _____ Sign here: _____

Duties of Invest4you and its' advisors - My promise to you

Invest4you undertakes to act in good faith at all times and to ensure that all information that is relevant to a risk and given by the insured is passed on to the insurer AND all other information will be kept with the utmost confidentiality. We promise not to sell your information or give it to anyone that is not part of the process in the course of following your instructions

Signed at _____ on _____

Cara Eksteen _____



Invest 4 you

Who we are - The real story

Invest4you is an independent brokerage representing various companies, some of which include:

Momentum, Discovery, Liberty, Sanlam, Nedgroup Investments, FMI, Investec Bank, Ninety One, Itransact, BCI, Zestlife, Fedgroup, Hollard, Stalker Hutchison Admiral, Santam, Marriot, Bridge, Capital Legacy.

Invest4you is licenced to offer advisory and intermediary services for the following categories:

Long Term Insurance Category A, B1, C; B2 Short Term Insurance Category Personal Lines, Commercial lines; Retail Pension Benefits; Pension Fund Benefits (Excluding Retail); Participatory interests in Collective Investment Schemes; Health Service Benefits; Deposits as defined in the Banks Act - exceeding 12 months, 12 months or less; Friendly Society Benefits.

We hold professional indemnity cover to the value of R 2 500 000, we hold no fidelity cover, therefore cannot collect premiums from any client. **We do not handle any cash at all.**

Invest4you does not have any shareholding in any insurer, nor does it receive more than 30% of its commission from any one product supplier.

Invest4you is licenced by the Financial Sector Conduct Authority under licence number FSP 6626, and accredited by the Council for Medical Schemes under licence number ORG 2126.

Cara Eksteen is the Key Individual for Invest4you and her experience is as follows: 1996 - 1998: Direct Agent for Southern Life.

1998 - Current: Key Individual and Representative for Eksteen & Eksteen CC t/a Invest4you.

Eksteen & Eksteen CC t/a Invest4you accepts full responsibility for all of Cara's activities which she performs within the scope of, or in the course of implementing, the terms of their contracts. She is mandated to offer advisory and intermediary services for the following: Long Term Insurance Category A, B, C; Short Term Insurance, Category Personal Lines, Commercial lines; Retail Pension Benefits; Pension Fund Benefits (Excluding Retail); Participatory interests in Collective Investment, Schemes; Health Service Benefits; Deposits as defined in the Banks Act - exceeding 12 months, 12 months or less; Friendly Society Benefits.

Our compliance Officer is National Compliance Company CC. Licence number FSP 1307. info@nationalcompliance.co.za, sharecall: 0860 104 194.

All complaints must be lodged in writing to Invest4you at cara@invest4you.co.za, or with National Compliance as mentioned above.

Invest4you charges fees and earns commissions. These are detailed on our fee disclosure.

NEVER sign any blank or partially completed application form. Complete all forms in ink.

Keep all documents handed to you. Make note as to what is said to you.

Don't be pressurised to buy any product.

Incorrect or non-disclosure / not being truthful by you of relevant facts may influence an insurer on any claims arising from your insurance.

When things go wrong..... Your first point of call is lodging a complaint in writing with cara@invest4you.co.za. We then start an internal complaints procedure and investigation into your complaint. Our complaints procedure, is available on request, or on the website.

If you are uncomfortable with this process you may also contact info@nationalcompliance.co.za

If your problem is not resolved fairly you may contact the Ombudsman for Long term Insurance at Tel : 012 657 5000 / 021 674 0951 / 0860 103 236, or info@ombud.co.za. The website is very comprehensive and easy to navigate. www.ombud.co.za.

All services are free of charge.

You MUST initiate this process within 6 months of any dissatisfaction or claim rejection.

Our regulators also include :

1. FAIS Ombud at Tel: 012 762 5000, Fax: 012 348 3447, email: info@faisombud.co.za
2. Information Regulator Tel: 012 406 4818, Fax: 086 500 3351, email: inforeg@justice.gov.za