

## DISCLAIMER

### What is FAIS?

“FAIS” is an abbreviation for the Financial Advisory and Intermediary Service Act (no 37 of 2002).

- FAIS applies to all providers of financial services in South Africa also called FSPs and aims to regulate the financial industry.

Novare is a licensed FSP under FAIS for the following subsidiaries:

- |                                    |       |
|------------------------------------|-------|
| • Novare Actuaries and Consultants | 815   |
| • Novare Investments               | 757   |
| • Novare Equity Partners           | 41836 |
| • Novare Capital                   | 45473 |

Novare Actuaries & Consultants is authorized to administer on behalf of retirement funds the disposition of benefits provided for in the rules of the funds, in terms of Section 13B of the Pension Funds Act, 24 of 1956: 24/766

Novare Investments & Novare Equity Partners is authorized in terms of Section 13B of the Pension Funds Act 24 of 1956, as an Investment Manager.

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REGULATOR FOR FINANCIAL SERVICES PROVIDERS**

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