FAIS Regulatory Disclosure Notice

1. About Mufaro

Mufaro Employee Benefits (Pty) Ltd ("Mufaro") is an authorised Financial Services Provider regulated by the Financial Sector Conduct Authority (FSCA) in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act).

Company Registration Number: 2003/031745/07

Financial Services Provider Number: 4534

Telephone: 011 065 9590

Website: www.mufaro.co.za

Physical and Postal Address: Block A, Unit 85, 220 Willow Wood Office Park, corner Cedar Road and 3rd Street, Broadacres, South Africa.

Mufaro operates through its Employee Benefits Consulting and Group Risk divisions, providing services within its regulatory authorisation and contractual appointments.

2. Regulatory Authorisation

Mufaro is authorised as a Category I Financial Services Provider to render non-automated advice and intermediary services, as reflected in its FSCA licence, in respect of the following financial product categories:

- Long-Term Insurance: Subcategory A
- Long-Term Insurance: Subcategory B1
- Long-Term Insurance: Subcategory B2
- Long-Term Insurance: Subcategory B1-A
- Long-Term Insurance: Subcategory B2-A
- Long-Term Insurance: Subcategory C
- Pension Funds Benefits
- Retail Pension Benefits

The scope of services provided in each engagement is subject to Mufaro's regulatory authorisation and the terms of the relevant appointment.

Mufaro's authorisation may be verified through the FSCA at www.fsca.co.za.

3. Our Services

Employee Benefits Consulting

Mufaro provides employee benefits consulting, advisory and intermediary services to retirement funds, employers and other clients. These services include assistance with employee benefit structures, insurance arrangements, benefit reviews and related consulting requirements.

Group Risk

Mufaro provides group risk consulting, intermediary and administrative services relating to death, funeral, disability and other applicable employee risk benefits.

Depending on the appointment, these services may include claims administration, assessment, coordination, communication and functions performed under delegated authority.

Where Mufaro performs services under a binder agreement or other delegation, its responsibilities are limited to the functions expressly authorised. Decisions reserved to insurers, retirement funds or other authorised decision-makers remain the responsibility of those parties.

4. Representatives and Key Individuals

Financial services regulated under the FAIS Act are rendered through appropriately authorised representatives acting within their permitted scope of responsibility.

Where applicable, clients are provided with the identity, capacity and relevant regulatory information of the representative responsible for their financial services.

Mufaro accepts responsibility for financial services rendered by its representatives within the scope of their authorised activities and applicable legal obligations.

5. Compliance Arrangements

Mufaro's appointed external compliance practice is **Outsourced Compliance Services (Pty) Ltd (OCS)**.

The compliance function supports Mufaro in monitoring and maintaining compliance with applicable financial services legislation and regulatory requirements.

Relevant compliance contact information may be obtained from Mufaro upon request.

6. Remuneration and Fees

Mufaro receives remuneration for services rendered, which may include consulting fees, intermediary commissions and administration fees, depending on the nature of the appointment.

Applicable remuneration arrangements are subject to regulatory requirements and contractual agreements. Relevant fees, commissions and other remuneration are disclosed to clients in accordance with applicable legislation.

7. Conflict of Interest Management

Mufaro maintains a Conflict of Interest Management Policy to identify, avoid and appropriately manage actual or potential conflicts of interest.

Material conflicts relevant to a particular client or engagement are disclosed in accordance with applicable regulatory requirements.

Mufaro's Conflict of Interest Management Policy is available through the compliance information published on this website.

8. Professional Indemnity Insurance

Mufaro maintains professional indemnity insurance cover appropriate to its business activities and applicable regulatory requirements.

9. Complaints and Dispute Resolution

Mufaro is committed to addressing complaints fairly, objectively and within applicable regulatory and contractual timeframes.

Complaints relating to Mufaro's services or conduct may be submitted to:

Email: complaints@mufaro.co.za

Complaints are assessed and investigated in accordance with Mufaro's Complaints Management Policy and applicable regulatory requirements.

Where a complaint falls within the authority of an insurer, retirement fund or another responsible party, Mufaro will assist with the appropriate referral process within the scope of its appointment.

Further information, including complaint submission procedures and available external dispute resolution mechanisms, is provided in the **Complaints and Dispute Resolution** section of this website.

10. Protection of Personal Information

Mufaro processes personal information in accordance with applicable legislation, including the Protection of Personal Information Act, 2013 (POPIA).

Personal information is collected, used, stored and disclosed for lawful purposes connected to Mufaro's services, contractual responsibilities and regulatory obligations.

Further information regarding personal information processing and access to records is available in Mufaro's Privacy Notice and PAIA Manual, accessible through this website.

11. Regulatory Information

Mufaro is subject to applicable financial services legislation, including the FAIS Act and its associated regulatory requirements.

Financial Sector Conduct Authority (FSCA)

Website: www.fsca.co.za

This notice provides general information concerning Mufaro's regulatory status and services. It does not replace any additional disclosures, agreements or information required in connection with a specific financial service, client engagement or transaction.