



CONFLICT OF INTEREST MANAGEMENT POLICY

In accordance with the requirement of the General Code of Conduct for authorized Financial Service Providers as published in Board Notice 80 of 2003 and amended by Board Notice No 43 of 2008 and Board Notice No 58 of 2010, We, LSG Insurance Services (Pty) Ltd, disclose as follows:

We have no conflict of interest with regard to:

- Any financial interest;
- Any ownership interests, or
- Any relationship with a third party

That might, in rendering a financial service to a client:

1. Influence the objective performance of our obligation to our client; or
2. Prevent us from providing an unbiased and fair financial service in the interest of our clients

As an Insurance Broker we have no financial interest, ownership interest or relationship with a third party, that constitutes a conflict of interest, as defined in Board Notice No. 58 of 2010, in providing a distribution channel for financial services.

LSG Insurance Services has put in place processes, procedures and internal controls to prevent any "immaterial financial interest".

This Conflict of Interest Management Policy is displayed at all times on our website, www.lsginsurance.co.za

A handwritten signature in black ink, appearing to read 'S J Griffiths', written over a light blue horizontal line.

S J GRIFFITHS

Managing Director