

2022/06/03

MR T NELL

38 BOLDER VIEW

RISANA AVENUE

RISAN

2197

**RE: NOTIFICATION OF TERMINATION OF UNDERWRITER**

Policy Number: INC0000250

Dear MR T NELL

You are currently the policyholder of an Incred Credit Life product underwritten by Liberty Group Limited, FSP No.2409 ("Liberty"), administered by Phakama Administration Services, FSP No 1473.

In keeping with current legislation, Liberty may cancel a policy with a minimum of 31 (thirty-one) days' written notice to the policyholder (yourself).

Liberty has determined that the arrangement does not fit into their current Legal Framework, therefore we regret to inform you that your policy will terminate effective 30 June 2022.

Please take note that all cover, waiting periods (if applicable), rules, terms and conditions and your current premium payments in terms of the Policy remain unchanged during this notice period.

Should you have any queries or wish to obtain advice, please speak to your Financial Service Provider:

Capricorn Financial Advisors, FSP No 23372

Tel: 015 291 0900

Kind regards,

Phakama Administration Services

On behalf of Capricorn Financial Advisors

On behalf of Liberty Group Limited