

You can have comfort in knowing that Shackleton Life (Pty) Ltd is governed by the Financial Advisory and Intermediary Services Act (FAIS Act) and is an authorised Financial Services Provider. For your security, here is some important information regarding the online sales process and services that we have offered you:

1. Shackleton Life is an authorized Financial Services Provider under the FAIS Act and can sell the RoadSave Protect insurance policy in terms of Long- Term Insurance Category B1-A.

2. Shackleton Life holds professional and indemnity insurance. **3. Marketing Consent – Shackleton Life & OMART**

- Shackleton Life would like to offer you ongoing financial services, insurance and wills and may use your personal information to provide you with information about these products or services that may be suitable to meet your financial needs.

• **OPT-OUT**

- If you prefer to no longer receive such information and/or financial services from us, you may email your ID Number to clientservices@shackletonlife.co.za and we will ensure you are opted out of any future marketing by adding you to our Do Not Contact (DNC) List.
 - To view Shackleton Life's full privacy notice and to exercise your preferences, please visit our website on www.shackletonlife.co.za
 - The Old Mutual Group (of which OMART is a subsidiary) would like to offer you ongoing financial services and may use your personal information to provide you with information about products or services that may be suitable to meet your financial needs.
 - If you prefer to no longer receive such information and/or financial services from:
 - The Old Mutual Group: Please SMS your ID number to 30994
 - To view the Old Mutual Group full privacy notice and to exercise your preferences, please visit our website on www.oldmutual.co.za/privacy-notice/
4. All information obtained or acquired about you shall remain confidential unless you provide written consent, or unless Shackleton Life is required by any law to disclose such information.
5. In the event that you are dissatisfied with any aspect of the online sales process or service you received, you should address your complaint in writing to;
- **The Compliance Department:**
 - PO Box 2507, Mount Edgecombe, 4301,
 - or e-mail to compliance@shackletonlife.co.za.
 - **Old Mutual Alternative Risk Transfer Limited (“OMART”) Office of the Internal Arbitrator**
 - Postal Address: PO Box 455, Cape Town, 8000
 - Complaints: arbitrator@oldmutual.com
 - **FAIS Ombudsman: Financial Advice and Sales:**
 - Postal Address: PO Box 74571, Lynwood Ridge, 0040, Telephone: 012 470 9080
 - Fax: 012 348 3447, Email: info@faisombud.co.za
 - **The Ombudsman for Long Term Insurance:**
 - Postal Address: Private Bag x45, Claremont, 7735, Telephone: 021 657 5000
 - Fax: 021 674 0951, Email: info@ombud.co.za

6. Please ensure that you understand the terms and conditions applicable to this RoadSave Protect Policy that are included in our policy documents.
7. If you are unsatisfied with any aspect of this insurance policy, you may request a cancellation within 31 days of receiving the policy documentation, and we will refund your premiums in accordance with the policy wording. (cooling-off period)
8. Non-payment of the premiums will lead to the policy lapsing and all benefits being lost.

The following further important information is drawn to your attention:

9. The policy is underwritten by Old Mutual Alternative Risk Transfer Limited (OMART), a licensed life insurer.

10. Binder Holder Disclosure

- Shackleton Life (Pty) Ltd has been appointed as a binder holder by OMART to perform certain binder functions on its behalf in terms of a written Binder Agreement. These functions include the claims settlement and Policy administration on your Policy. Shackleton Life is paid a binder fee of 9% for performing these functions

11. Fees Disclosure

- As outlined in the policy schedule, a commission is paid to the Intermediary, Shackleton Life. This commission is calculated in accordance with the Long-term Insurance Act and will not exceed the maximum commission payable allowed. Specifically, the commission is determined by taking 85% of the annual premium amount.
- Please refer to your policy documents for detailed information on the commission paid for this policy

12. Conflict of Interest Disclosure

- **Shackleton Life** is OMART's representative in terms of the Long-Term Insurance Act. Shackleton Life has been engaged by OMART to market and sell the RoadSave Protect policy.

13. You have only been presented with the RoadSave Protect insurance policy to cover immediate needs upon your death, with a view to OMART providing you with cover under that specific product.

14. Protection of Personal Information- Intermediary Disclosure

- **Shackleton Life** takes the protection of your personal information very seriously. By accepting the terms and conditions of this policy, you consent to the sharing of your information knowing that this will be kept confidential. Collection and processing of this information will help us give you better services and create products tailored to meet your needs and sharing your information with other affiliated companies for marketing of similar or related products including financial services, insurance and wills.

OMART may use your information or obtain information about you for the following purposes:

- Underwriting
- Assessment and processing of claims
- Credit searches and/or verification of personal information
- Claims checks
- Tracing beneficiaries
- Fraud prevention and detection
- Market research and statistical analysis
- Audit & record keeping purposes
- Compliance with legal & regulatory requirements
- Verifying your identity
- Sharing information with service providers including appointed administrators (Shackleton Life as at the time of policy issue), We engage to process such information on our behalf or who render services to us. These service providers may be abroad, but we will not share your information with them unless we are satisfied that



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E | clientservice@shackletonlife.co.za



Products underwritten by Old Mutual Alternative Risk Transfer Limited, a licensed Life Insurer.

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You agree that we may view, search and update your information. You may access your personal information that we hold and may also request us to correct any errors or to delete this information. In certain cases you have the right to object to the processing of your personal information.

You also have the right to complain to the Information Regulator, whose contact details are:

- www.justice.gov.za/infoereg/index.html
- Tel: 012 406 4818
- Fax: 086 500 3351
- Email: infoereg@justice.gov.za

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Please note that while your policy is issued by OMART, the administration is done by Shackleton Life (Pty) Limited, and any policy servicing requirements should therefore please be addressed to the Shackleton Life offices (the contact details of which appear at the end of the policy document). All queries and disputes must be routed via Shackleton Life.



An authorised Financial Services Provider

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