

Attention: Don Walker
Fairbairn Consult

09 November 2023

Dear Mr D Walker

Fedgroup Life Risk Policy: SA Canegrowers

Policy Number: RS010236

Welcome to Fedgroup!

Fedgroup Life is a member company of Fedgroup, a specialist financial services provider. Our distinct range of employee benefits is supported by cutting-edge, purpose built systems and is packaged according to the individual needs of a business and its employees.

This letter serves to confirm that Fedgroup Life received the application for Risk cover for SA Canegrowers. Your Group Risk Policy has been accepted and will be effective on the 1 November 2023 with a commencement date at 8 November 2023.

Acceptance of risk has been granted on the understanding that Fedgroup Life's standard terms and conditions contained in our Risk Policy will apply.

We are currently processing the installation of the Fedgroup Life Risk Policy and our Membership pack will be delivered to you shortly.

Thank you for choosing Fedgroup.

Yours sincerely,

Walter van der Merwe

Chief Executive Officer Fedgroup Life Tel: 011 305 2333