



LICENSE CATEGORIES FOR BAY UNION FINANCIAL SERVICES (PTY) LTD

BAY UNION INVESTMENT PLANNING SERVICES (PTY) LTD

FINANCIAL SERVICE BOARD LICENSE NO: 645

CATEGORY I

- Long-Term Insurance subcategory A
- Long-Term Insurance subcategory B1
- Long-Term Insurance subcategory B2
- Long-Term Insurance subcategory B2-A
- Long-Term Insurance subcategory B1-A
- Structured Deposits
- Participatory interest in a hedge fund
- Long-Term Insurance subcategory C
- Retail Pension Benefits
- Pension Funds Benefits
- Participatory interests in one or more collective investment schemes
- Long-term Deposits
- Short-term Deposits

CATEGORY II – Discretionary FSP

- Long-Term Insurance subcategory B1
- Long-Term Insurance: Category B2-A
- Long-Term Insurance: Category B1-A
- Participatory interest in a hedge fund
- Long-Term Insurance subcategory C
- Retail Pension Benefits
- Pension Funds Benefits
- Participatory interests in one or more collective investment schemes
- Long-Term Insurance subcategory B2

BAY UNION EMPLOYEE BENEFIT CONSULTANTS (PTY) LTD

FINANCIAL SERVICE BOARD LICENSE NO: 7969

- Retail Pension Benefits
- Health Service Benefits
- Pension Funds Benefits
- Long-Term Insurance subcategory A
- Long-Term Insurance subcategory B1
- Long-Term Insurance subcategory B1-A
- Long-Term insurance subcategory B2
- Long-Term Insurance subcategory B2-A
- Long-Term Insurance subcategory C
- Participatory interest in a hedge fund
- Short-Term Insurance Personal Lines
- Short-Term Insurance Commercial Lines
- Participatory interests in a collective investment scheme

BAY UNION INSURANCE BROKERS (PTY) LTD

FINANCIAL SERVICE BOARD LICENSE NO: 12235

- Short-Term Insurance Personal Lines
- Short-term Insurance Personal Lines A1
- Short-Term Insurance Commercial Lines