



HOLD Consulting is licensed and regulated as a Financial Services Provider by South African authorities including:

- FSB (“Financial Services Board”) - Financial Advisory and Intermediary Services Act, 37 of 2002.
- CMS (“Council for Medical Schemes”) – Medical Schemes Act, 131 of 1998.

We are authorised as Financial Services Provider 8297 and ORG1958 as a health benefit broker, approved to render advice and intermediation services for the following products:

ADVICE AND INTERMEDIATION	Advice
Long-Term Insurance : Category A, B1, B2, C	X
Short-Term Insurance : Personal Lines (individuals)	X
Retail Pension Benefits (Retirement Annuities)	X
Short-Term Insurance : (business) Commercial Lines	X
Pension Funds Benefits (group employee benefits)	X
Participatory interests in Collective Investment Schemes	X
Health Service Benefits (medical aid schemes)	X
Deposits Defined in the Banks Act – exceeding 12 months	X
Deposits defined in the Banks act – 12 months or less	X
Friendly Society Benefits	X

Our principals render advice, while service is delivered by a team of skilled support personnel. Professional indemnity cover is maintained at all times and we do not receive premiums nor contributions on behalf of any administrator, insurer, asset manager, scheme or third party.

We and our principals belong to a number of professional associations, including the Financial Intermediaries Association of South Africa (FIA), Financial Planning Institute (FPI), Insurance Institute of SA (IISA) and Chartered Insurance Institute of London (ACII).