



Creating a Better Lifestyle for Families

PROSPECTUS

COMPANY PROFILE

Established in 2001, SDL has grown from a local concept in the Western Cape to a nationwide representative membership base. The head office is in Cape Town and we have branches in Johannesburg, Pretoria, Durban, Bloemfontein, Port Elizabeth and other satellite branches.

SDL stands for *SUCCESS, DETERMINATION, and LONG-TERM WEALTH.*

Vision

Our vision is to “create a better lifestyle for families”.

Mission

To provide innovative and affordable benefits and service packages that uplifts every South African. To provide a simplified business plan to all participants and enabling them to duplicate a tried and tested method for creating ongoing long-term wealth. To provide training, support, motivation and incentive bonuses to guarantee success through determination.

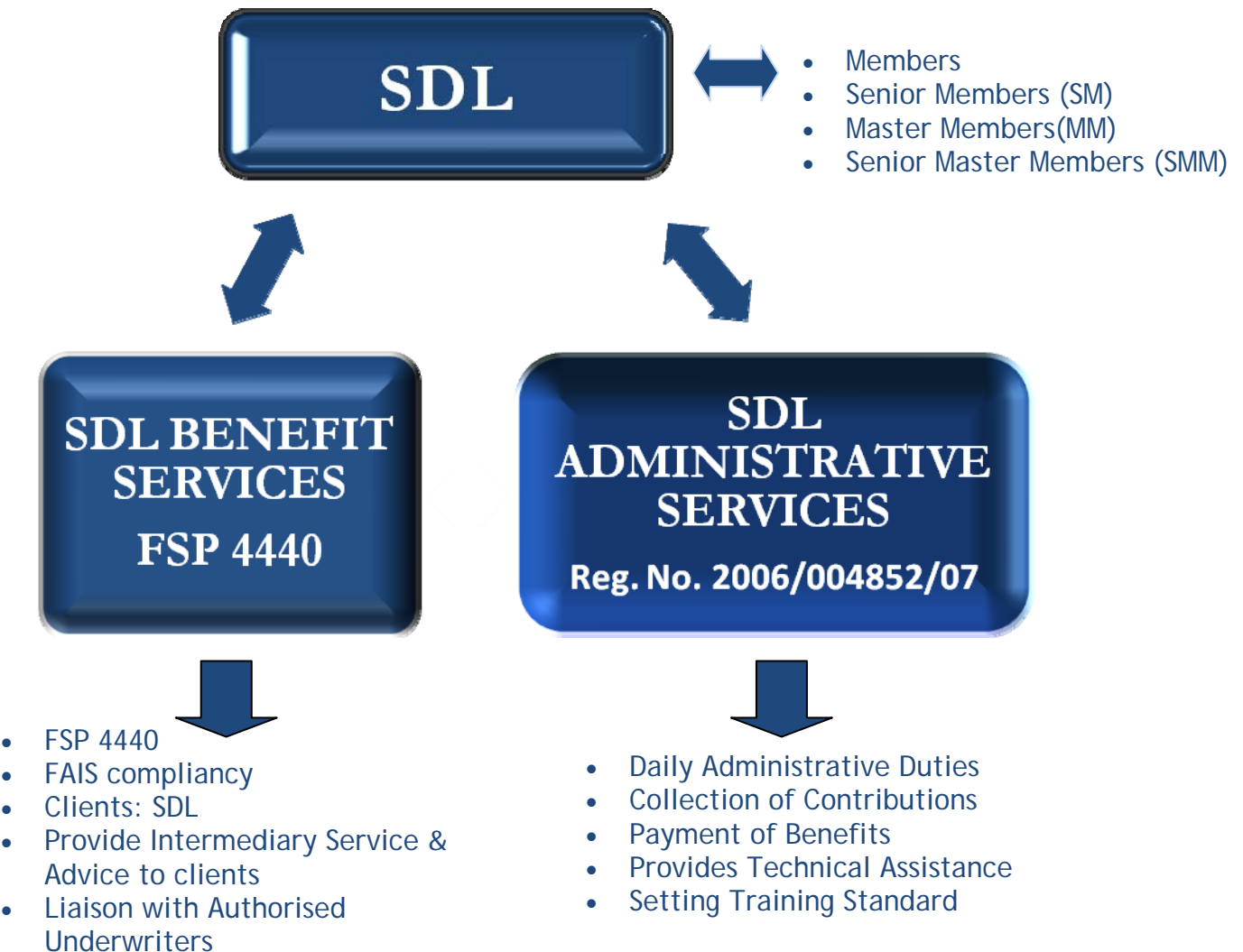
INTRO:

SDL is an association governed by a constitution with set rules and regulations. All the members, Master Members, Senior Members and Senior Master Members are affiliated here.

SDL's affairs are duly administered by SDL ADMINISTRATIVE SERVICES (PTY) Ltd. SDL ADMINISTRATIVE SERVICES deals not only with the day to day administrative responsibilities regarding membership issues, but also with the collection of contributions, payment of benefits and liaison with service providers.

SDL BENEFIT SERVICES (PTY) Ltd is the Authorized Financial Services provider with FSP Number 4440. *(Certificate Attached, pg.8)* SDL BENEFIT SERVICES sole responsibility is to act as intermediary and advisor to SDL. SDL Benefit Services is authorised in terms of their license to carry on business in respect of financial advisory and intermediary services, the following products:

Long-term Insurance: Category A, B, Short-term Insurance: Category Personal Lines



SDL BUSSINES INFORMATION

SDL's membership is constantly growing year by year. SDL offers a variety of services and benefits to their members, which vary from wealth development products, to risk and service benefits. These Services and benefits are available through various plans i.e. Supporter-, Accumulator- and Premier Plan

OBJECTIVES

SDL seeks to foster good relations between members and to promote fair treatment of members by formalizing standards of disclosure and conduct, when dealing with members.

- Promote disclosure of information relevant and beneficial to members;
- Promote informed and effective relationships between the members;
- Require to have procedures in place for the resolution of disputes.

THE SDL DIFFERENCE

SDL operate through a core set of **values** that guide our relationship with our members.

These **values** are:

- Cooperation
- Moral integrity
- Trust
- Financial prudence
- Caring for members, and
- Social responsibility

HOW DOES MEMBERSHIP BENEFIT YOU?

SDL provides a safe, convenient place for members to:

Pull their recourses and collectively develop much needed benefits and services, normally on offer by the financial industry, at competitive industry rates!

BENEFITS:

All benefit ranges are optional.

Available benefits are:

1. Referral Benefits

2. Insurance Benefits: (Underwritten by NestLife - FSP 6409)
 - 2.1 Funeral Benefits
 - 2.2 Accidental Death Benefits
 - 2.3 Accidental Total Disability Benefits
 - 2.4 In Hospital Cash Benefits
 - 2.5 Income Protection Benefits
 - 2.6 Dreaded Disease Benefits

3. Service Benefits: (Assisted by Europ Assistance South-Africa)
 - 3.1 Legal Assist Benefits
 - 3.2 Roadside Assist Benefits
 - 3.3 Home Assist Benefits

4. Membership Benefits
 - 4.1 Earn "Rewards" in the form of discounts at participating Stores/Dealers

BUSINESS INFORMATION

SDL ADMINISTRATIVE SERVICES (PTY) Ltd: (Reg. No. 2006/004852/07)

Directors:

J.H. Geldenhuys, M. Steenkamp, N.B. Smit.

Address:

P.O. Box 1044, Parow 7499
Parow North Shopping Centre, 17 M.E. Rothman Street, Parow North, 7500

Contact Details:

Tel: 021 939 9107

Fax: 021 911 0993

Email: clientservices@sdl.co.za

Website: www.sdl.co.za

Tax Numbers:

Tax number: 0454 178 021

Vat number: 490 025 4949

SDL:

An association governed by an adopted constitution.

Trustees:

Chairman: J.H. Geldenhuys, *Vice Chairman:* Adv. M. Coetzee, *Treasurer / Secretary:* M. Steenkamp

Address:

P.O. Box 1044, Parow 7499
Parow North Shopping Centre, 17 M.E. Rothman Street, Parow North, 7500

SDL BENEFIT SERVICES (PTY) Ltd: (Reg. No. 2009/000848/07)

Directors:

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Address:

P.O. Box 1044, Parow 7499

Parow North Shopping Centre, 17 M.E. Rothman Street, Parow North, 7500

Contact Details:

Tel: 021 939 9107

Fax: 021 911 0993

Tax & Vat Numbers:

Tax number: 928 3382 845

Vat number: 412 0232 634

AUTHORIZED UNDERWRITERS:

NESTLIFE (PTY) Ltd (FSP - 6409)



Y O U R S F O R L I F E

PHONE, FAX & E-MAIL

Tel: (011) 783 9112

Fax: (011) 783 9262

E-mail: info@nestlife.co.za

PHYSICAL ADDRESS:

17 Acasia Road

Cnr Protea Road

Chislehurst, Sandton

POSTAL ADDRESS:

P. O. Box 2919

Houghton

2041

EUROP ASSISTANCE SOUTH - AFRICA (FSP - 5001)



| Europ Assistance Worldwide Services South Africa (Pty) Ltd | |
|--|--|
| | Valley View Office Park |
| | 680 Joseph Lister Street |
| | Constantia Kloof, Ext 31 |
| | Opposite Flora Clinic |
| | Contact us on 011 991 8000 or 011 991 9000 |
| | Fax number: 011 991 8001 |
| E-Mail: | info@europassistance.co.za |
| | View Maps Pretoria East Rand West Rand |

CORPORATE & SOCIAL INVESTMENTS:

SDL had, or is currently in sponsorship with.

Institution:

1. Outshoorn rugby club
2. North West University
3. Khayelitsha Hospital
4. Loeriesfontein High school
5. Tygerberg High school
6. Tygerberg High school
7. Jan Kriel school
8. "Prestige Men's Fours" bowling championship

Project

- Club sponsorship
- General sponsorship
- Aids project
- Learning project
- 0/14 rugby day
- 1st Team Tennis
- Golf day
- Tournament Sponsor

PARTICIPATING MEMBERS:

Membership is primary individual based, but has Funeral Parlors and Companies that makes up the membership total under the SDL banner.

COMPLIANCE:

SDL is an Authorized Services Provider and complies with the stringent fit and proper requirements of the Financial Services Board (see certificate below). Compliance

In addition SDL have attached a letter (see letter below) from the Department of Trade and Industry (Dti) to confirm their approval on how SDL is engaging with our members in terms of the selection process of products (Benefit and Services) available.



FINANCIAL SERVICES BOARD

LICENCE No. 4440

FINANCIAL SERVICES PROVIDER
Financial Advisory and Intermediary Services Act, 2002

It is hereby certified that with effect from 10 October 2006

WHOLETRADE 1058 CC
trading as SDL GROEP

IS LICENSED AS A FINANCIAL SERVICES PROVIDER IN TERMS OF SECTION 8 OF THE
FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, 2002 (ACT No. 37 OF 2002)
subject to the conditions and restrictions set out in the Annexure



A handwritten signature in black ink is written over a horizontal dotted line. The signature is stylized and appears to be the name of the Registrar.

REGISTRAR OF FINANCIAL SERVICES PROVIDERS

This document to be displayed in terms of section 8(8)(a) of the Act. The Annexure to be available for the information of clients.



the dti

Department:
Trade and Industry
REPUBLIC OF SOUTH AFRICA

Private Bag X84, PRETORIA, 0001 • the dti Campus, 77 Mainjies Street, Sunnyside, 0002, Tel: (012) 394 0000
the dti Customer Contact Centre local: 0861 843 384 International: +27 12 394 9500. www.thedti.gov.za

CONSUMER INVESTIGATIONS DIRECTORATE

Ref No: CCRD11/2/27/3/549 (05) Enq: Lucky Rabotapi Tel: (012) 394-1555 Fax No: (012) 394-2555

Your Ref: MLC/05/76

For future correspondence
please quote the ref. number

MARCEC LEGAL CONSULTING

PER FAX: (021) 914 - 0582

Attention: Adv M Coetzee

Dear Sir

SDL GROEP

We refer to the abovementioned matter as well as telephonic discussion between yourself and the writer hereof on the 7th instant.

We wish to advise you that we have received a copy of your amended application form from the FSB. The application form in its current state provides the consumers with an opportunity to select the product they want when joining SDL groep. We further note that the concerns regarding the options available to consumers has been addressed. As a result we are closing our file.

We trust that you find the above in order.

Yours faithfully

Lucky Rabotapi
Deputy Director:
Complaints Resolution Directorate
1-0/03/2006

ISoba lazaRhweba neMvélzo • Kgoro ya Kgwebo le Indasteri • Lefapha la Kgwebo le Indasteri • Muhashe wa Zwa Makwetho
na Mbambadzo • Lefapha la Kgwebo le Indasteri • Ndzawulo ya Mabindzu na Vumeki • Umnyango Wozomfobenzi Nazimbeki

