



INSURANCE

Thank you for investing in your rhino!

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We thank you for your participation in this great initiative. As an investor, we would like to provide you with more information about your investment and how it is managed.

Below are more info about the parties involved in this project. There are more than 3,000 privately owned rhinos in South Africa that needs your help and protection. All rhinos are registered on a national database through DNA testing and the identity of the owner and rhinos are kept private and confidential at all times to ensure their safety.

Your share is allocated to a specific rhino of which you will receive regular updates through the RhinoConnect app. The unique identifier allocated to your rhino is on your TWK Share Certificate.

Each share contributed by you has a value of R1,000. However 40 shares are needed to insure one rhino. Once the rhino has been insured, cover will be grated for a period of 12 months on an All Risk Mortality Cover by the insurer, AnimalSure. TWK Agri will handle the administration and placement of the insurance between Rhino Connect and the insurer.

50% of your investment will be allocated to RhinoConnect for the

conservation and security of the rhinos. This will also include day-to-day operational expenses like feed for the rhinos.

30% of your investment is paid to the insurer, AnimalSure, for the actual insurance premium. This will cover any insured event that may occur like death, illness, etc. and will also include cover should the animal be poached.

20% will be held by TWK Agri in an investment account. Should your rhino not have any claim in the 12 month period, 20% of your initial investment will be refunded to you by TWK Agri out of this fund. If the rhino however dies, you will receive 80% of your initial investment from RhinoConnect and a further 20% from TWK Agri, essentially paying back your full investment amount to you. The insurer will then reimburse the rhino owner up to the insured amount less an excess.

So, you as an investor will always have a guaranteed return on your investment by taking part in this project.

TWK Agri (Pty) Ltd: Insurance

TWK's insurance division was established in 1978 to provide supporting services to clients, especially crop insurance. Over many years these products and

services have expanded to complement the growth and development of the company's diverse client base. Today, TWK Insurance has a national footprint to service clients throughout South Africa. TWK Agri is an authorised Financial Services and Credit provider: (FSP 45055)

The main products offered, are:

- Personal Insurance
- Commercial Insurance
- Agricultural Insurance
- Crop Insurance
- Life Insurance
- Alternative Risk Transfer
- Many other niche products and services in the short-term and life insurance industry.

For any of these services, or to obtain more information about our services, please visit the TWK Agri website on www.twkagri.com or send us an e-mail at insure@twkagri.com

AnimalSure



AnimalSure is the only wildlife Underwriting Manager with a proven track record of 8 years. They operate in South Africa, Namibia and Botswana.

AnimalSure understands the local market and is supported by local re-

insurers in order to tailor products for the insured's needs.

As part of their risk management, AnimalSure offers service excellence and claim turnaround time.

AnimalSure continues to be the market leader and redefining the industry since 2009. It is part of this strategy that they have created a bespoke product for the Rhino Connect project to ensure that private rhino owners are adequately insured, not only for death, but also the long-term conservation and maintenance in keeping these animals safe.

All AnimalSure products are placed on the A+ rated Centriq Insurance Company Ltd. license.

AnimalSure Underwriting Managers (Pty) Ltd is committed to treating customers fairly. Their ethics and general business practice is to maintain a high ethical standard and a belief in mutual respect and we consider treating customers fairly as a foundation for client loyalty and sustainable business practice.

Rhino Connect

Rhino Connect is a registered non-profit organisation that is pro-actively involved with projects that

has real time conservation programmes, who is in possession of white and black rhino populations on their conservancies and farms, protection zones and orphanages.

They strive to connect the public with people that work honestly and tirelessly against the war on our wildlife, assisting in the day-to-day care of orphans, or the patrolling of fences and assisting the rhino owners in their needs - taking ownership of our inheritance, by supporting projects whom actually has rhinos.

They are placing conservation loving campers, international and local volunteers on these farms in support of private rhino owners.

Not only the financial contribution, but also the physical presence of volunteers and campers makes a significant difference in successful preventative rhino conservation.

They have exclusively partnered with TWK Agri to further protect these precious animals, because they share the same love and passion in conserving our environment and wildlife and understand the needs of the rhino owner.

