



CLIENT DECLARATION

Client details registration	
Full name	
Email	
Phone number	
Address	
Initial Investment Amount	

I hereby declare that my advisor _____:

- 1) The advisor interviewed me exhaustively to determine my current situation and investment and savings capacity for the medium to long term.
- 2) The advisor explained to me in detail the type of financial instrument recommended, having paid special attention to the charging structure and any penalties that could be incurred due to early cancellation. Please review the official projection of the financial institution to see the surrender values each year according to the plan value.
- 3) The advisor gave me the product brochure of the financial institution recommended to me so I could read and save it for future reference.
- 4) At no time has the advisor presented me with a financial projection that shows more than 9% annual growth, although it is possible that I have seen published historical growth figures of various investment instruments of more than 9%.
- 5) The advisor explained that the unit value of the investment may have volatility and that therefore it may go up or down in the short term, and that the historical results are not a guarantee for future results.
- 6) For Dominion CS My Savings Strategy, the IFA explained that the first 12 months are mandatory contributions. These 12 monthly payments buy establishment units of the investment funds, and these units cover most of the plan's administration costs over the total plan term. If the regular investment plan is canceled after having completed the establishment period, but before the end of the total term, one will receive the surrender value that includes an early surrender penalty. The surrender value is always less than the investment value because it includes the penalty on the establishment units only. Also, the surrender value may be less than the capital invested during the first years of the plan. Please review the official projection of the financial institution to compare investment and surrender values each year.
- 7) For regular investment plans, partial withdrawals can be made without penalty before the end of the term, as long as the withdrawals come from the investment units and not from the establishment units, according to the general terms and conditions of the plan. It is usually required that a minimum amount of the investment remain in the plan until the end of the total term. Please refer to the T&C of the product.

For my part, I confirm that I am clear about the advice that has been given to me and that I am aware that my contract is direct with the financial institution, so I can cease use of the intermediary services at any time without having any negative impact on my investment.

For this reason, I am aware that when I make an investment with a financial institution all my contributions have to go directly to that financial institution. At no time do I hand over cash or make transfers to the financial advisor or advisory firm since the advisor is not a custodian and cannot deposit the money in my investment account / plan.

The client is entitled to a "cool off" period of 30 days after the start date. The contract can be canceled within 30 days and the first premium paid of the policy will be reimbursed without penalty.

The investment I am making is medium to long term investment and is not suitable for short-term "trading". It is recommended to leave the capital invested for a minimum of 5 years.

Signature	
Client Name	
Date	