

CLIENT DECLARATION

Client Details Registration	
Full Name	
Email	
Phone Number	
Address	
Initial Investment Amount	

I hereby declare that my advisor: _____

- 1) Has interviewed me extensively to determine my current financial situation and capacity.
- 2) Has explained to me in detail the type of financial instrument recommended, having paid special attention to the structure of administrative charges (0.134% per month (1.6% per annum) for the first 5 years dropping to 0.084% per month (1% per annum) from year 6 onwards on the amount of the contribution) and any penalties that might be incurred for cancellation. Has studied the projection and paid attention to the redemption (withdrawal) value compared to the value of the investment during the first 5 years and thereafter to understand the liquidity of the investment over time.
- 3) Has given me the recommended product and finance company brochure to read and keep for reference.
- 4) At no time has he ever presented me with a written financial projection showing more than 9% annualised growth, although it is possible that he has seen historical growth of more than 9% published for certain investment funds.
- 5) Has explained to me that the unit value of the investment can be volatile and therefore can go down as well as up, and that historical results are not necessarily a guide to predict future results.
- 7) I have had a risk assessment done to identify my profile as an investor. I know that I can change my profile and risk level whenever I want and I am committed to start my investment with the profile:

Cautious [] Moderate [] Dynamic []

I confirm that I am clear about the advice I have been given and that I am aware that:

My contract is directly with the financial institution, so I can dispense with the services of the intermediary at any time without any negative impact on my investment.

I am therefore aware that when I make an investment with a financial institution all my contributions must go directly to that financial institution. At no time do I give cash or make transfers to the financial advisor as the advisor is not a custodian and cannot deposit the money into your account/investment plan.

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

The investment I am making is medium to long term 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	