

Financial Services Guide and Adviser Profile

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Mosaic Wealth Advisers Pty Ltd

ABN: 31 617 909 690

Australian Financial Services Licensee No: 526774

Head Office: Unit 311 – 23 Kombi Street Bokarina QLD 4575

Mail: P O Box 249 Buddina QLD 4575

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Email: advice@mosaicwealthadvisers.com.au

Website: www.mosaicwealthadvisers.com.au

ADVISER:

Adrian T Judd

Authorised Representative No.243207
of Mosaic Wealth Advisers Pty Ltd

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PART 1 – FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is issued by **Mosaic Wealth Advisers Pty Ltd** ABN 31 617 909 690, AFSL number 526774 referred to as Mosaic Wealth Advisers, “we”, “us”, and “our”.

Mosaic Wealth Advisers is a diversified financial services group that provides wealth management and insurance service as well as equity assistance. We are not related to any Bank or Financial Institution.

Please refer to the website www.mosaicwealthadvisers.com.au for details of the company.

There are two parts to this FSG. Please make sure that you read both parts before making any decision based on our advice. This document is Part one Licensee details and Part two is the Adviser’s Profile, which includes information about your financial adviser (“adviser”), who is one of our Authorised Representatives. Any reference to an adviser will include the deals of the adviser’s company if they are part of a corporate entity. If the adviser’s profile is not attached, please ask the adviser for this profile or contact Mosaic Wealth Advisers Head Office whose contact details are in the next section. Your adviser is authorised by us to distribute this FSG.

WHAT IS A FINANCIAL SERVICES GUIDE (FSG)

The Financial Services Guide (FSG) is an important document that is designed to help you decide whether to use the financial services offered. The main purpose of the Financial Services Guide (FSG) is to give you an overview of the financial services that are being offered and it provides you with the following information:

- About us.
- What kinds of financial services we are authorised to provide to you.
- The process we follow to provide financial services.
- How we, our Authorised Representatives (and any other relevant persons) are remunerated.
- Are there any of our associations or relationships that might influence the financial services we offer?
- How we collect, use and disclose the information you provide to us.
- Our complaints handling procedures and external dispute resolution procedures including how you can access them.

The terms Representative, Authorised Representative, Corporate Authorised Representative, and Advice Provider means that a person, or entity, is authorised to represent a business that holds an Australian Financial Services (AFS) licence. Mosaic Wealth Advisers Pty Ltd is the holder of an AFS Licence and is therefore responsible for the financial services provided, including the distribution of this Financial Services Guide (FSG).

As there are many different titles in the marketplace describing such authorised representatives and advice providers throughout this document we are describing them as Adviser(s) or Your Adviser(s).

LACK OF INDEPENDENCE

Mosaic Wealth Advisers is not independent, impartial or unbiased because we receive commissions for the advice we provide (have previously provided) on **life risk insurance products**. Several of our long-term clients pay for their advice costs via these commissions, and we offer this alternative to any of our new life risk insurance related clients. Because of this flexibility we provide for our valuable clientele, we are unable to use the term ‘Independent’; as we do not meet the requirement for this under s923A of the Corporations Act 2001.

We do not receive or accept commissions on any other financial product we provide advice on. If you are not a life risk insurance client and do not hold a life risk insurance product with us, please be assured we do not receive and will not receive any commissions on any other financial product recommendations for which we have provided or will provide advice for you.

WHAT KINDS OF FINANCIAL SERVICES WE ARE AUTHORISED TO PROVIDE TO YOU AND WHAT KINDS OF FINANCIAL PRODUCTS DO THESE SERVICES RELATE TO?

Mosaic Wealth Advisers is authorised to provide product advice on and to deal in the following strategies and classes of products:

Strategies

Financial planning strategies including:

- Tax planning (in consultation with your tax adviser).
- Estate planning.
- Business succession planning including life risk insurance.
- Life Insurance and risk management.
- Pre and post retirement planning.
- Retirement income.
- Social security advice.
- Investments.
- Self-managed superannuation funds (SMSF).
- Wealth accumulation.
- Wealth creation.
- Gearing.
- Standard Margin lending.
- Superannuation and rollover advice.
- Asset allocation and management advice.
- Ongoing advice and review services.

Product Classes

- Deposit and payment products limited to: basic deposit products and deposit products other than basic deposit products.
- Debentures, stocks or bonds issued or proposed to be issued by a government.
- Life Products including: Investment Life Insurance Products, and Life Risk Insurance Products.
- Interests in managed investment schemes including: Investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997).
- Securities.
- Standard Margin Lending Facility.
- Superannuation.

Your Adviser may only be authorised to provide advice in some of the above areas. Please refer to the Adviser Profile (Part 2 of this FSG) which sets out those areas your Adviser is authorised to provide you with advice and recommendations.

Please note that only products approved by Mosaic Wealth Advisers may be recommended by the adviser.

If you hold a specific product which is under a class of product covered by the Mosaic Wealth Advisers licensee, your adviser may review and advise you on this product even though it is not on our APL. However, your Adviser will not be able to deal in, write or arrange further business on this product if it is not on our:

- APL;
- is a product on which they are not authorised to provide personal advice. The Adviser Profile (Part two of this FSG) outlines the classes of financial products on which they can provide advice.

Your adviser may also conduct separate business activities such as accounting, mortgage advice and other services not provided under our licence. We are only responsible for the financial products and services described in this FSG and on our APL. From 1 July 2014, new regulation requires your financial adviser to declare whether they are a registered (tax) adviser and the tax (financial) advice service they are authorised to provide.

THE PROCESS WE FOLLOW TO PROVIDE FINANCIAL SERVICES

Your adviser acts as our Authorised Representative when providing personal advice to you and therefore we are responsible for any advice given. Your adviser is under an obligation to act in your best interests in relation to any personal advice provided to you (known as the 'best interest duty').

Your adviser is authorised by us to give you personal advice, but in order for them to do so, you need to provide them with information about your needs, goals and objectives. If you choose not to provide your adviser with this information, any advice they provide may not be appropriate to your needs.

PROVIDING YOUR ADVISER WITH INSTRUCTIONS ON HOW TO BUY OR SELL FINANCIAL PRODUCTS.

You may specify how you would like to give your adviser instructions, for example, in writing, by telephone, email or other means. However, in some instances your adviser will require your instructions to be in writing. For your own protection, you should not:

- sign any blank forms or documents,
- appoint any financial adviser to act as your attorney or authorised signatory,
- nominate any financial adviser to receive your statements without you also receiving a copy, or
- give your adviser unclear or misleading instructions or false information.

Other documents that you may receive in addition to the FSG and Adviser Profile, your financial adviser may provide you with the following documents:

- A Statement of Advice (SoA) or Record of Advice (RoA).
Before your adviser provides you with any personal financial product advice (personal advice), they will collect information about you, your objectives, financial situation and needs. The SoA will set out the advice and the basis upon which it is given. You may then decide whether or not to act on it. It will also set out information about our remuneration and your adviser's remuneration and disclose any associations or relationships which might reasonably be expected to influence them when providing the advice. Any subsequent personal advice that is provided to you may, if it is in relation that has already been provided to you, be documented in an ROA, provided there has not been a significant change in your personal circumstances or the basis upon which the initial advice was provided. Copies of all advice documents will be retained on your client file and you may request a copy by contacting your adviser.
- A Product Disclosure Statement (PDS).
If a particular financial product (other than securities) is recommended by your adviser you must also be provided with a PDS issued by the product issuer. The PDS contains information about the benefits, risks and other features of the product, which will enable you to make an informed decision about whether to purchase the product.

HOW WE, OUR ADVISERS (AND OTHER RELEVANT PERSONS) ARE REMUNERATED

Both we, and your adviser receive remuneration from:

- service and advice fees paid by you,
- remuneration and other payments paid by product providers, and
- other benefits.

All Fees and Remunerations must be paid to us, the Financial Services Licensee.

Service and advice fees paid by you

Your adviser will discuss and explain our fee structure with you before we provide you with any financial advisory services. The types of fees you can be charged are listed below. Also, you may be charged a combination, or part of, any of these fees:

- Fee for advice - your adviser may charge fees for the preparation and implementation of the advice. These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare personal financial advice for you.
- Ongoing advice fee - your adviser may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be either a set amount or based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio, e.g. an hourly rate. Your adviser will discuss these fees with you prior to giving you the advice.
- **General Advice / Execution Only instructions**
Where "General Advice" or an "Execution Only" instruction is provided, you may request particulars of remuneration payable to us and to your adviser, directly from your adviser. Please refer to the Adviser Profile attached for information about any portion of these fees that we may retain and please ask your adviser, or us, if you require further information about any of the fees and charges that you pay.

Payment methods

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods. Where it is debited from your investments, it is normally referred to as the Adviser Service Fee. In most instances, you will be able to select the method of payment that suits you best.

Your Adviser will discuss and agree the method of payment with you before providing you with services. The specific fees and services that you will pay for will be set out in your SoA or other advice documents, your annual fee disclosure statement or client service agreement.

Your current options:

- You may choose to be charged a financial planning advice fee that is based on the time spent preparing your SoA (or other advice document) and is dependent on the complexity of the advice; or
- You may enter into a service agreement with your adviser that covers items such as ongoing advice, newsletters, annual reviews and portfolio valuation reports. You and your adviser should discuss the services to be included and the fee that you will pay. Alternatively, it will be set out in the service agreement provided by your adviser either before, or at the time, you are presented with your SoA.

Remunerations and other payments paid by product providers

If you implement a financial product through us, we may receive payments in the form of initial remuneration and/or ongoing remuneration from the financial product providers. These remunerations are included in the fees and premiums you pay for the product. This is not an additional cost to you.

Investment products held pre 1 July 2013

We may receive initial (upfront) remuneration from the product provider for additional amounts invested in products you held prior to 1 July 2013. Generally, the remuneration will be a percentage of the amount you invest (may be up to 5.5 per cent including GST) and may vary from product to product.

We may also receive ongoing (trail) remuneration from the product provider on a periodic basis for the duration of your investment. Details of such remuneration (which may be up to 1.1 per cent including GST) will be set out in your SoA.

Investment products held post 1 July 2013

For most products with an investment component entered into after 1 July 2013, remuneration, both initial and ongoing, will be agreed to by you with your adviser and detailed in your ongoing fee agreement you have with your adviser.

Risk insurance products

We may receive initial remuneration from the life insurance company for risk insurance products that you purchase and we may also receive ongoing remuneration when you renew your policy. This remuneration is taken out of the premium that you pay and is not a separate charge to you. Applicable risk insurance remunerations are included in the Adviser Profile and will be detailed in your SOA. No remuneration is payable on group insurance policies held within your superannuation that commenced after 1 July 2013. For group insurance policies within superannuation that commenced prior to 1 July 2013, remunerations may be received. Remunerations may also be received in relation to retail insurance policies held within superannuation irrespective of the date of commencement.

Referral arrangements

Your adviser may have referral arrangements or associations with other financial services providers, such as accountants. These are detailed in the Adviser Profile and may be referred to in any advice document provided to you.

HOW WE COLLECT, USE AND DISCLOSE INFORMATION

Your adviser will retain the following personal information on your client file:

1. A record of what you tell your adviser about your objectives, financial situation and needs to enable your adviser to give you personal advice.
2. A copy of all personal advice provided to you. This includes the Statement of Advice or Record of Advice (SoA or RoA) provided to you when you initially received personal advice, as well as any subsequent advice. and
3. Other records relating to the provision of financial services and advice given to you. Ask your adviser if you would like to examine your client file. You can request a copy of any advice document either by phone or in writing. Please allow at least seven working days to process your request.

If your adviser leaves our licence and starts providing financial services under another licensee, your information may be transferred to the new licensee. You will be advised of any such transfer prior to it taking place and you will be given the opportunity to remain with one of our Mosaic Wealth Advisers, adviser's if you prefer to do so.

Your privacy

We are committed to maintaining the privacy and security of your personal information. Your personal information will be collected for the primary purpose of providing you with the services described in this FSG. If you do not provide the personal information requested, we may be unable to provide you with the financial services you have requested.

Anti-Money Laundering and Counter Terrorism

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act 2006 (Cth) to verify your identity and the source of any funds. This means that we will ask you to present identification documents to meet the ID requirements which are determined by the relevant regulator AUSTRAC. We will also retain copies of this information. In connection with providing our services to you, we may disclose information about you to your Authorised Representatives and to other professionals, such as insurance providers, superannuation trustees, product issuers, auditors and our service providers.

We are unlikely to disclose your personal information to overseas recipients. However, any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient of your personal information complies with the Australian privacy law. Should your adviser utilise an overseas service provider, these arrangements will be detailed in their Adviser Profile.

Your Privacy

Your personal information will be handled in accordance with our Privacy Policy which outlines how we collect, use, store and disclose your personal information. We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations. We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and Mosaic Wealth Advisers may have access to this information when providing financial advice or services to you.
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Mosaic Wealth Advisers to review customers' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and Mosaic Wealth Advisers in providing financial advice and services to you.

- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out).
- Your information may be disclosed as required or authorised by law and of course to anyone authorised by you in writing.

Your adviser and Mosaic Wealth Advisers will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Mosaic Wealth Advisers holds about you at any time to correct or update it.

For more information, including how to access or correct your personal information, or how to complain about a breach of the Australian Privacy Principles, please read our Privacy Policy above which can also be accessed on our website (www.mosaicwealthadvisers.com.au) or by contacting us on 0424 667 242 or by writing in the first instance to:

Privacy Officer
Mosaic Wealth Advisers Pty Ltd
Address: P O Box 249 Buddina QLD 4575
Phone: 0424 667 242

Any issue relating to your personal information can be directed to the Privacy Officer above or:

The Privacy Commissioner
GPO Box 5218
SYDNEY NSW 2001
Phone: 1300 363 992
Email: privacy@provac.gov.au

OUR COMPLAINTS HANDLING PROCESS

If you have a complaint about the financial services provided to you, you should take the following action:

1. Speak to your financial adviser about your concerns, or
2. Call the compliance manager on 0424 667 242

If after speaking to us or your financial adviser, and your complaint is not resolved within five business days, please write to:

Compliance and Professional Standards Manager
Mosaic Wealth Advisers PTY LTD
Address: P O Box 249 Buddina QLD 4575
Or Email: advice@mosaicwealthadvisers.com.au Subject heading: 'Complaints'.

We will try and resolve your complaint quickly and fairly. If your complaint cannot be resolved by us to your satisfaction or within 30 days, you may refer your complaint, free of charge, to the **Australian Financial Complaints Authority (AFCA)** of which Mosaic Wealth Advisers Pty Ltd is a member.

AFCA can be contacted on:-

1800 931 678 or via mail: info@afca.org.au
Australian Financial Complaints Authority
Address: GPO Box 3 MELBOURNE VIC 3001
Email: advice@mosaicwealthadvisers.com.au
Website: www.afca.org.au

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on 1300 300 630 or via the website www.asic.gov.au.

Professional Indemnity (PI) Insurance Cover

Our professional indemnity insurance covers us and our authorised representatives for the services provided under our Australian Financial Service Licence. This includes claims relating to the conduct of staff and representatives who no longer work for us, but did so at the time of relevant conduct. Our policy meets the requirements of the Corporations Act 2001 (Cth).

PART 2 - ADVISER PROFILE

INTRODUCTION

This Adviser Profile is Part 2 of our Financial Services Guide (FSG) and provides you with further information about your Authorised Representative of Mosaic Wealth Advisers. The Adviser Profile must be read in conjunction with Part 1 of the FSG and if Part 1 is not attached please ask the adviser for this profile or contact Mosaic Wealth Advisers Head Office on 0424 667 242.

WHO IS MY ADVISER?

Your adviser is Adrian Judd, and his Australian Securities and Investments Commission (ASIC) number is 243207. Adrian is an employee and Authorised Representative of Mosaic Wealth Advisers Pty Ltd.

Experience	Adrian has been providing financial advice and assistance to clients since 1986 when he first joined the financial services industry. He has completed many professional courses including his Degree in 2012 - Majoring in Accounting & Financial Planning and receiving the University Medal for his performance. He has also completed the recently required FASEA exam & obligations. He is fully qualified and experienced 'Senior Financial Planner'. And he has been assisting clients make financial decisions and taking actions to achieve their financial goals and aspirations ever since.
Phone	0424 667 242
Email	advice@mosaicwealthadvisers.com.au
Authorised representative number	243207

Qualifications:

- Diploma of Financial Planning
- Bachelor of Commerce (Majoring in Accounting & Financial Planning)
- FASEA Passed and qualified

Memberships:

- FPA - Financial Planning Association
- TPB – Australian Tax Practitioners Board
- AFCA – Australian Financial Complaints Authority

Referral Relationships:

We have no formal referral relationships in place. However we do have a number of professionals who refer there clients to us for no fee and no commercial undertakings. They simply feel we are a trusted professional financial planner who may be able to assist there clients. We pay no referral fees and have no recipirical relationships in place.

About my services for you:

Putting the pieces together for your Financial Future' is like a Financial Mosaic, and unique to you.

Every client is unique, and every relationship is very important to us. So here at Mosaic Wealth Advisers we are committed to providing Professional and Personal Advice, tailored to our client's needs and aspirations. With our many years of experience in providing financial advice and including our own life experiences, we are here to help you to achieve your financial future.

WHAT KINDS OF FINANCIAL SERVICES ARE YOU AUTHORISED TO PROVIDE ME AND WHAT KINDS OF FINANCIAL PRODUCT/S DO THOSE SERVICES RELATE TO?

Adrian is authorised by Mosaic Wealth Advisers Pty Ltd to provide product advice on and to deal in the following strategies and classes of products:

Strategies

Financial planning strategies including:

- Tax planning (in consultation with your tax adviser)
- Estate planning
- Business succession planning including life risk insurance
- Life Insurance and risk management
- Pre and post retirement planning
- Retirement income
- Social security advice
- Investments
- Self-managed superannuation funds (SMSF)
- Wealth accumulation
- Wealth creation
- Gearing
- Standard Margin lending
- Superannuation and rollover advice
- Asset allocation and management advice
- Ongoing advice and review services

Product Classes

- Deposit and payment products limited to; basic deposit products and deposit products other than basic deposit products.
- Debentures, stocks or bonds issued or proposed to be issued by a government.
- Life Products including: Investment Life Insurance Products, and Life Risk Insurance Products.
- Interests in managed investment schemes including: Investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997).
- Securities.
- Standard Margin Lending Facility.
- Superannuation.

Only products approved by Mosaic Wealth Advisers Pty Ltd may be recommended by the adviser.

HOW ARE ANY REMUNERATIONS, FEES OR OTHER BENEFITS CALCULATED FOR PROVIDING THE FINANCIAL SERVICES?

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. The payment options for the provision of financial services will be discussed with you by your adviser and are as follows:

- Fee for service
- Implementation fees
- Transaction fees
- Brokerage/Remuneration
- Ongoing service fees
- Or a combination of the above depending on what best suits the client.

Please note that the type of payment option can also depend on the type of product and/or advice implemented, and your adviser will discuss this with you. These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

Initial Fees, Ongoing Fees, Annual Fee arrangements and/or Fee for service

Steps we like to take with our clients:

- Share a coffee or tea and discuss 'where you would like to be financially', we take the time to understand you and your financial goals, objectives, and aspirations.
- Investigation - determining your current financial position, financial challenges, your relationship to money and your financial goals, objectives, and aspirations.
- Diagnosis - identifying the issues impeding the achievement of your financial goals, objectives, and aspirations.
- Solutions - developing a number of alternative strategies and options for you to review.

- Make recommendations as to the most appropriate solution to achieve your goals, objectives, and aspirations.
- Assist you in making informed choices and taking action to achieving your financial goals, objectives and aspirations.
- Implementation - putting your recommended and agreed strategy in to action.

Below is a guide to the fees paid when you have agreed to receive our advice:

Types	Fee amount
Initially - Putting the pieces together for your financial tomorrow: Helping you create Wealth - Protect loved ones Plan for retirement - Taking action to achieve your financial goals - Providing support and guidance in making financial decisions - Risk Management Planning - Facilitating your Estate Planning - Centrelink Support - Starting retirement income streams - Using leverage to invest - Providing financial peace of mind - Managing your finances - Financial coaching and support	Starting from \$3,300.00
Ongoing support for: Putting the pieces together for your financial tomorrow: Helping you create Wealth - Protect loved ones Plan for retirement - Taking action to achieve your financial goals - Providing support and guidance in making financial decisions - Risk Management Planning - Facilitating your Estate Planning - Centrelink Support - Starting retirement income streams - Using leverage to invest - Providing financial peace of mind - Managing your finances - Financial coaching and support	Fixed fees starting from \$3,300 and/or 0.66% of your investment (up to 1.75%). For example, if your initial investment was \$100,000, your minimum fee would be between \$660 and \$1,750 plus a potential initial plan fee (above)

Insurance Commissions

We do not receive commissions on investments through new superannuation, managed funds or retirement products. However, some products (Insurance), particularly older insurance products, may attract commissions.

Any Insurance commission amounts will be disclosed to you when providing our advice in your Statement of Advice. The following table is a guide of insurance commissions we may receive with your preapproval.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	Up to 66% of the first year's premium for new policies implemented from 1 January 2020. We may receive up to 77% of the first year's premium for new policies implemented between 1 January 2019 and 31 December 2019. We may receive commissions on increases or additions to existing policies of up to 130%.	Up to 33% of the insurance premium each following year.	On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660. We would receive an ongoing commission of up to \$330.00 pa.

All fees and charges include GST.

If an agreed advice fee is charged instead then we may rebate all or some of the commission.

All fees, remuneration and brokerage payments received for the financial services provided are paid to Mosaic Wealth Advisers Pty Ltd. Adrian Judd is paid a salary and other benefits for the provision of financial services.

ACKNOWLEDGEMENT OF RECEIPT

Signing this page confirms receipt of both Part 1 and Part 2 of the Financial Services Guide issued by Mosaic Wealth Advisers Pty Ltd and Adrian Judd.

PLEASE RETAIN BOTH PARTS 1 AND 2 FOR YOUR REFERENCE AND FOR ANY FUTURE DEALINGS



Mosaic Wealth Advisers Pty Ltd
ABN: 31 617 90-9 690
Australian Financial Services Licensee No: 526774

Adrian Judd
Authorised Representative No. 243207
of Mosaic Wealth Advisers Pty Ltd

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VERSION DETAILS

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DECLARATION

I / We acknowledge receipt of both Parts 1 and 2 of this Financial Services Guide

Name:	<input type="text"/>	Name:	<input type="text"/>
Date:	<input type="text"/>	Date:	<input type="text"/>
Signature:	<input type="text"/>	Signature:	<input type="text"/>