

## FINANCIAL SERVICES GUIDE – PART 1

This Financial Services Guide (“FSG”) is an important document required by law. The purpose of this guide is to provide you key information to assist you to making an informed decision about whether to use the services being offered by iProsper Financial Planning Pty Ltd (“iProsper”). It contains information about remuneration that may be paid to iProsper, its Associates and Financial Advisers and information about how complaints against iProsper are dealt with.

If any part of this document is unclear, please discuss this with your Financial Adviser.

iProsper Financial Planning Pty Ltd is a Corporate Authorised Representative (“CAR”), number 1241300, of Premium Client Services Australia Pty Ltd (“PCSA”) ABN 71 168 246 437 Australian Financial Services Licence (“AFSL”) 454195. iProsper has been given permission to provide you with this FSG. We recommend you keep this in a safe place for your records.

### THIS FSG EXPLAINS

This FSG contains information about:

- iProsper, who as the Corporate Authorised Representative of PCSA (the Licensee), is responsible for the financial services;
- The financial services and products your Adviser can provide;
- How PCSA, iProsper, your Financial Adviser &/or associates are paid for the financial planning services provided to you;
- Any associations or relationships that could create potential conflicts of interest; and
- Details of how to contact iProsper or PCSA should you have a complaint.

**This FSG must be read in conjunction with Part Two (Authorised Representative Profile) as it forms part of this FSG. It provides detailed information about your Adviser such as their contact details, referral sources and the types of financial products they can advise and deal in. Please retain both Part One and Part Two for your reference and any future dealings with PCSA and iProsper.**

### WHO IS PCSA?

PCSA is a Melbourne based Australian Financial Services Licensee that offers a range of financial advice and licensing services. These services may be made available to you by one of our Authorised Representatives and are listed within this FSG. These services will be delivered to you by a Corporate Authorised representative and authorised Financial Adviser who will have the necessary skills and accreditation to assist you with the service you require.

PCSA holds an Australian Financial Services Licence (Licence Number 454195) which authorises it to provide the below services to retail and wholesale clients;

- Provide financial product advice in respect to:
  - Basic deposit products;
  - Life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
  - Interests in managed investment schemes excluding investor directed portfolio services;
  - Securities; and
  - superannuation
- Deal in financial products by
  - applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect to the following product classes:
    - basic deposit products
    - life products limited to life risk insurance products (as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds), and
    - interests in managed investment schemes (excluding investor directed portfolio services), securities, and superannuation.

WHO IS IPROSPER FINANCIAL PLANNING, AND WHAT PRODUCTS AND SERVICES CAN THEY OFFER ME?

iProsper is a Melbourne based Financial Planning firm and CAR that offers a range of personal financial planning and advice services. These services may be made available to you by one of our Authorised Representatives and are listed within this Financial Services Guide ("FSG").

iProsper Financial Advisers are authorised to provide you with both General Advice and Personal Advice (where needed) and strategies on the following, but not limited to:

- Superannuation;
- Financial Protection and Insurance;
- Life products including investment life insurance products and life risk insurance products;
- Pre-retirement; and
- Retirement.

iProsper’s Advisers can offer a range of insurance, superannuation and retirement strategies and products. Please refer to Part Two of this FSG for the services which your Adviser is authorised to provide. iProsper’s Advisers act for you and not for any life insurance company or superannuation provider.

iProsper currently does **not** provide advice and services in:

- Investment planning outside of superannuation;
- Centrelink
- Estate Planning
- SMSF Advice;
- Aged Care Planning; and
- Direct Property Advice.

If we identify a need for advice or review of your existing financial products in these areas, we reconfirm we cannot provide advice in these areas and where possible will refer you to another professional who can. It is important for you to understand we do not endorse, recommend or accept responsibility for the services, strategies and/or products provided by external referral service providers.

Product providers on the Approved Product List may also provide financial products or services that do not fall within PCSA’s AFSL permitted activities. iProsper does not recommend any such products and will only recommend products from providers that fall within PCSA’s AFSL.

TAX PRACTITIONERS BOARD

iProsper is registered with the Tax Practitioners Board as a Tax (Financial) Adviser. A Tax (Financial) Advice service is:

- provided in context of the advice provided by an Adviser under an AFSL; and
- the part of financial advice that interprets and applies tax laws (including tax and superannuation laws) to your personal circumstances.

Whilst iProsper is registered as a Tax (Financial) Adviser, we are not registered tax agents and only provide services directly related to the nature of the advice provided to you. We recommend you consult with a registered tax agent to confirm your taxation position.

DOCUMENTS YOU MAY RECEIVE FROM US

You may receive the following documents, designed to help you make an informed decision on any financial strategy or recommended financial product.

PRODUCT DISCLOSURE STATEMENT (PDS)

You will receive a PDS if your Adviser has provided advice on a particular product. The PDS will contain the information you need in order to decide whether a financial product is appropriate for you.

CHANTWEST PRODUCT COMPARISON REPORTS

If you are receiving replacement superannuation advice or replacement insurance advice, paid through superannuation, your adviser may conduct a comparison of these products along with a comparison of the products they are recommending in replacement. This is generally completed through Chantwest Comparison software and reports. Chantwest provides Financial Advisers and Consultants with Superannuation cost data, product features and benefits. Chantwest is an external research provider and iProsper pays an ongoing fee to Chantwest for use of this software. This helps your Adviser select products that will help you reach your financial goals.

WHAT PRODUCTS ARE AVAILABLE?

A range of products offered by many leading product providers are available for recommendation by us. Details of the available products we can recommend are contained within our Approved Product List (APL). Our research team provides product research, which is used to carefully select and maintain a list of Approved Products for us to use.

We will only recommend a product to you after considering its appropriateness to your individual objectives, financial situation, and needs. The recommendations will be made after conducting an investigation into the products and may require us to investigate and consider a product which is not on the APL.

STATEMENT OF ADVICE

All personal advice provided to you will be outlined in a Statement of Advice (SOA), Record of Advice (ROA) or other forms of documentation. The SOA is used for initial advice and will contain the commissions and information on relevant associations.

Where further advice is provided to you that does not involve a significant change your Adviser will provide an ROA. Where there is a significant change you will be provided with an SOA.

If you are receiving 'Personal Advice' from one of our Financial Advisers you will be provided with a SOA. Personal Advice takes into consideration your personal and financial objectives and goals, financial situations and needs. The SOA will set out the advice, the basis on which the advice was given, any benefits gained or lost in taking on the recommendations, details of the providing entity and information about any payments or benefits the Financial Adviser or Licensee will receive.

**You can benefit from our advice and services in the following areas:**

iProsper Advice and Services	Your Benefits
<b>Superannuation Advice</b>	<ul style="list-style-type: none"> <li>• Your Financial Adviser will spend time understanding your personal needs and objectives from your superannuation assets</li> <li>• Your Financial Adviser will review your superannuation account and contributions to ensure:                             <ul style="list-style-type: none"> <li>✓ You are not paying unnecessary fees or taxes</li> <li>✓ You have invested your superannuation investments to maximise your growth within your timeframe and risk tolerance</li> <li>✓ You are getting the flexibility, features and benefits that you value from a superannuation fund</li> <li>✓ You have the right information you need to feel comfortable to make changes that could improve your financial future.</li> </ul> </li> </ul>

### Retirement Planning Advice

- Your Financial Adviser will spend time understanding your needs and objectives in retirement
- Your Financial Adviser will review your superannuation and other relevant assets to understand whether you are on track to achieving your retirement needs in the future
- Your Financial Adviser will give you advice which will ensure:
  - ✓ You know what your retirement goals are and what actions you can take to achieve them
  - ✓ You know whether you are contributing enough to superannuation and what tax effective options may be of benefit to you
  - ✓ You have explored the options available to you to improve your current situation
  - ✓ You know what fees or taxes you are currently paying and know your options to reduce any unnecessary fees or charges
  - ✓ You have the information you need to feel comfortable to make changes that could improve your financial future.

### Personal Protection Insurance

- Your Financial Adviser will spend time understanding your personal needs or requirements to protect your family in the event of death, illness, or disability
- Your Financial Adviser will review your insurances inside and outside of superannuation to ensure:
  - ✓ You understand exactly what you and your family may need in the event of untimely death, illness or total disability
  - ✓ Your insurance coverage is backed by a reputable insurance company that has good claims history and comprehensive policy definitions
  - ✓ You know what fees and taxes you are currently paying on your insurance policies and are aware of your options to reduce any unnecessary fees or charges
  - ✓ You are getting the flexibility, features and benefits you value from an insurance provider
  - ✓ You know whether it is more appropriate to structure your insurance inside or outside of superannuation
  - ✓ You have all the information you need to take action to protect and secure your financial future.

### Cash Flow and Budgeting

- Your Financial Adviser will spend time understanding your personal income and expenses
- Your Financial Adviser will analyse your cashflow to ensure:
  - ✓ You understand your savings capacity
  - ✓ You can make informed decisions about how you can reduce debt and increase your savings capacity
  - ✓ You are aware of your options to restructure your income or assets to obtain tax benefits and greater potential for capital growth
  - ✓ You know when you should seek the services of a credit services provider (iProsper does not provide debt services but may refer you to a debt specialist)

### Ongoing Advice and Services

- Your Financial Adviser will explain the importance of keeping your investment advice current to continue to provide you benefits
- iProsper provides you a secure and ongoing financial advice relationship
- Comfort that your insurance policies and superannuation products are reviewed annually

**Transition to Retirement Strategies**

- Call us when you have changes and to check your advice
- Your Financial Adviser will spend time understanding your income needs and objectives in retirement. Your Financial Adviser will review your superannuation and other relevant assets to understand whether you are on track to achieving your retirement needs in the future and will help you in developing a strategy to boost your retirement assets
- Your Financial Adviser will then give you advice which will ensure:
  - ✓ You know what your retirement goals are and what actions you can take to achieve them
  - ✓ You know whether you are contributing enough to superannuation and what tax effective options may be of benefit to you
  - ✓ You have explored the options available to you to improve your current situation
  - ✓ You know what fees or taxes you are currently paying and know your options to reduce any unnecessary fees or charges
  - ✓ You have the financial information you need to feel comfortable to make changes that could improve your financial future.

**iPROSPER'S AUTHORISED REPRESENTATIVES ARE NOT PERMITTED TO:**

- Switch your investments or products unless they can demonstrate it is in your best interests.
- Recommend products outside of PCSA's approved product list unless they have followed PCSA's review and approval process that ensures any advice outside of this has been accepted by PCSA as appropriate to your circumstances.
- Act as a trustee or operate a trust account on behalf of clients.
- Hold a Power of Attorney on behalf of clients.
- Hold funds or have access to withdraw client funds.
- Act on behalf of any other Australian Financial Services Licence holder.
- Ask clients to sign documents which have not been fully addressed or completed.

**HOW DO I CONTACT iPROSPER DIRECTLY?**

**iProsper Financial Planning;**

Level 10, West Tower, 608 St Kilda Road Melbourne VIC 3004

**Ph:** 1300 899 650

**E:** admin@iprospersfinancialplanning.com.au

Your Financial Adviser, their experience, qualifications and authorisations to provide advice are explained in Part 2 of the FSG, the Financial Adviser's Profile.

## HOW WILL YOUR FINANCIAL ADVISER DEVELOP AND DOCUMENT YOUR FINANCIAL ADVICE?

- Your Financial Adviser will spend time getting to know you by fully exploring your personal needs, objectives and current financial situation. Your Financial Adviser under law has an important responsibility to note this information in a client questionnaire, also referred to as a Client Fact Finder, so they can show they have obtained the relevant information necessary to provide appropriate advice to improve your financial situation.
- Your Financial Adviser will assist you to agree on a scope of advice that meets your needs and objectives. They will explain what the agreed advice will and will not cover and draw your attention to any risks or limitations you should acknowledge when proceeding with the advice.
- Your Financial Adviser will complete necessary product research and will likely use Advice tools to assist with determining your product requirements and benefits to you.
- Your Financial Adviser will present recommendations on how to meet your needs and objective, the advice will be presented in a written Statement of Advice (SOA).
- Your Financial Adviser and the SOA will explain the basis for the advice. The basis is made on the information you have told us about your personal needs, objectives, financial situation and the analysis your Financial Adviser has undertaken to support the appropriateness the strategy and product recommendations.
- Your Financial Adviser and the SOA will also explain any fees, remuneration and benefits PCSA, iProsper and they receive for the advice they have provided you. These tools currently include, but are not limited to, Chantwest, Omnium Insurance comparison tool.
- Your Financial Adviser and SOA will disclose any circumstances considered to be a conflict of interest.
- Personal advice will only be provided to you where your Financial Adviser can ensure that your interests have been prioritised above any interests that your Financial Adviser, iProsper or PCSA may have in the advice.
- Where your Financial Adviser recommends that you acquire financial products, they will also provide you with a Product Disclosure Statement or other disclosure document (PDS) containing information about each product recommended which will further help you make an informed decision about whether to acquire the product recommended.

## WHAT INFORMATION SHOULD YOU PROVIDE TO YOUR FINANCIAL ADVISER?

It is your choice the information you choose to disclose, however without full disclosure of your personal circumstances, you risk receiving advice that may not be appropriate for you.

Where you only want advice on a specific type of product, such as superannuation advice, or only have a limited objective, such as rolling over your superannuation, your Financial Adviser will ensure you are made aware of the information required to provide appropriate advice in your best interests and will ensure you understand the implications of limited advice.

As advice is based on your personal needs, objectives and financial circumstances, if these change at any time, you should contact your Financial Adviser as soon as possible.

HOW ARE WE PAID FOR OUR SERVICES?

*An initial consultation with an iProsper Adviser is provided at no cost to you.*

*Where you agree and we believe we can improve your position through our advice, product recommendations and services, we will prepare you an SOA outlining our recommendations. We do not charge a fee for producing the SOA recommendations, however if you elect to proceed you will be charged the implementation fee explained to you within the SOA. We will calculate a fee based on the scope of advice, complexity and level of professional expertise required &/or your account balance which ranges from \$0 to \$11,000. The fee will be payable in full once we have implemented our recommendations.*

iProsper and PCSA may receive:

- fees paid by clients;
- commissions paid by product providers;
- other payments by product providers; and
- other benefits.

Details of any fees, commission or other benefits we, PCSA or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in you SOA or ROA when personal advice is given.

iProsper will not charge you any additional fees. However, it may retain up to 90% of all fees and commissions generated by its Authorised Representatives.

WHAT TYPE OF FEES, COMISSIONS, PAYMENTS AND OTHER BENEFITS DO WE RECEIVE FOR OUR SERVICES?

**SERVICE FEES**

We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination or part of, any of these fees.

**FEES FOR ADVICE**

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.

**ONGOING ADVICE FEES**

We may charge a fee to provide ongoing reviews and/or for the provision of ongoing services. This fee will be agreed with you and is either a set amount, an amount based on the value of your account (up to 0.55%), or an amount based on the time involved in reviewing your circumstances.

**REFERRAL FEES**

If we refer you to another business to provide you with services, we may receive referral fees. Those fees may vary according to the party to whom we are referring, and the products involved. We will provide written notification to you if we are likely to receive referral fees for referring you to another service provider.

**PAYMENT METHODS**

Our fees are either invoiced to you directly or deducted from your superannuation, paid by product providers or a combination of these methods, depending on the product.

Where it is debited from your account, 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. We will discuss and agree the method of payment with you before we provide you with services.

**COMMISSIONS**

Initial and ongoing commissions from insurance providers may be received by iProsper. These commissions are paid to iProsper by the company that issues the product that iProsper's Advisers recommend to you and are included in what you pay for the product. The commissions

vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The **initial commission** is paid in the first year by the product issuer to iProsper.

**Ongoing commissions** are payments paid by product issuers to iProsper in the years after the first year. If you initiate an increase to your cover, iProsper may receive initial and ongoing commissions on the annual increase to your policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), iProsper may receive up to 60% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that iProsper may receive is set out in the table below.

Date a New Product is Issued	Initial Commission (% of annual policy cost, or increase excl. GST)	Ongoing Commission p.a (% of annual policy cost, or increase excl. GST)
From 1 January 2020*	0-60%	0-20%

\*iProsper may receive the pre 1 January 2018 commission rates above from the product issuer if:

- your policy was issued before 1 January 2018 and you exercise an option to establish new or additional cover under your policy after 1 January 2018; or
- your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

**Example**

From 1 January 2020, you decide to increase your insurance cover. The cost of this increased cover is \$100. The initial commission payable to iProsper in respect to this increase will be \$60 (60% excl. GST). The ongoing commission payable to iProsper in respect of this increase will be \$20 per annum (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e. 1 January 2021). These commissions may be passed onto us.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that iProsper is entitled to receive if you decide to purchase a life insurance product, in your SoA or RoA.

**DOES IPROSPER CHARGE ANY ADDITIONAL FEES?**

iProsper will not charge you any additional fees. iProsper will remit to its Adviser up to 90% of all fees and commissions we receive for the advice and services provided to you.



## OTHER BENEFITS

From time to time we may accept alternative forms of remuneration from product providers or other parties. These benefits may include benefits such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive over \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes.

A copy of the register is available to you upon written request.

Your Adviser is paid a fixed annual salary by iProsper and has the opportunity to receive ongoing performance benefits calculated via an internal Balanced Scorecard approach. Further information about your Adviser can be found in FSG Part Two.

## WHAT ARRANGEMENTS MAY INFLUENCE OUR ADVICE TO YOU?

iProsper's Approved Product List includes a range of financial products from product providers not associated with iProsper or PCSA. We will assess your individual needs and circumstances, ensuring we recommend products that are in your best interest. After completing our research, if we believe a product is better suited to your individual needs and circumstances that is not on our approved product list, we will follow our non-approved product process or we may refer you to another provider who can advise on the relevant product.

iProsper and My One Super Pty Ltd (ACN: 615 461 455) share Key Management Personnel as defined in Section 9 of the Corporations Act 2001 (Cth). My One Super Pty Ltd is the provider of superannuation products. iProsper and its Advisers may recommend My One Super Pty Ltd to prospective customers as a possible alternative to an existing superannuation product, when it is appropriate. The financial benefit received by iProsper and by its Advisers for the recommendation of the My One Super Pty Ltd superannuation product does not exceed that of any other superannuation product or recommendation made from iProsper's Approved Product List.

Neither iProsper or our Advisers are associated with any other financial product issuer.

PCSA/iProsper has an agreement with Catalyst Compliance for our audits, which is required to maintain a licence with ASIC.

## WHAT FEES DO WE PAY TO SOMEONE WHO REFERS US TO YOU?

If you were referred to us by one of our business partners, such as your accountant, we may pay them a referral fee of up to 20% of the total upfront fees. Business partners may also receive 20% of ongoing commissions and fees received by iProsper.

These fees will not involve additional costs to you and where this is applicable to your situation, we will openly disclose this in your statement of advice.

## CONTINUING REVIEW SERVICE

iProsper offers a continuing review service to review your advice strategies and products. This is conducted every 12-24 months. This is designed to accommodate changes to your personal goals or circumstances, such as births, marital status, employment, debt levels, and tax implications of insurance. You are encouraged to contact us if any of the above changes occur before your review date.

## COOLING OFF PERIOD

If you choose to proceed with the products recommended in a Statement of Advice, and then change your mind, you are entitled to cancel the product within a 14-day cooling-off period. Refer to the Product Disclosure Statements for further information.

HOW DOES IPROSPER PROTECT MY PRIVACY?

We aim to protect and maintain the privacy, accuracy and security of the personal and financial information you give us. Keeping this information private is very important to us. If you want to access your personal information at any time, please let us know. The Privacy Policy explains the main ways we protect your privacy and how we comply with the National Privacy Principles. You may request a copy of the Privacy Policy from your Financial Adviser.

We are required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF) and its corresponding rules and regulations, to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you and from time to time in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act, and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

WILL MY PHONE CALLES BE RECORDED?

Please note that for compliance and training purposes iProsper monitors and records all telephone calls. If at the time a call is made to you, you wish for your call not to be recorded, please inform our staff member who will transfer the call to an unmonitored telephone line.

WHAT DO I DO IF I HAVE ANY CONCERNS ABOUT PCSA, IPROSPER OR MY FINANCIAL ADVISER?

iProsper and your Financial Adviser endeavour to provide you quality financial advice and service. If you have any concerns or a complaint about the service, we have provided you, we are committed to resolving them as quickly as possible, so we encourage you to take the following steps:

1. Contact your Financial Adviser and tell them about your complaint. Your Financial Adviser will want to work with you to resolve your complaint to your satisfaction.
2. If you feel like your complaint is not handled to your satisfaction you can contact 'Client Services' and tell them about your complaint. This team is dedicated to assisting and providing iProsper clients with stellar customer service and are available to take your call on 1300 899 650, Monday to Friday 8:30am – 5:00pm.
3. If you feel like your complaint is not handled to your satisfaction you can contact Premium Client Services and tell them about your complaint. PCSA dedicated to ensuring all Corporate and Authorised representatives fulfil their servicing agreements and that all Advisers are acting in their clients best interest. PCSA can be contacted on (03) 9097 8777, Monday to Friday 8:30am – 5:00pm.
4. If after the above you are still not satisfied with the outcome of your complaint, we encourage you to formalise your complaint by writing to our Compliance Manager or Executive Director as follows:

**Attention:** Compliance Manager  
**Address:** Level 10, West Tower, 608 St Kilda Road, Melbourne VIC 3004  
**Email:** [headoffice@premiumclientservices.com.au](mailto:headoffice@premiumclientservices.com.au)

5. Lastly if your complaint has not been resolved by PCSA, you may escalate your complaint to one of the following external Complaint Schemes listed in the table below:

**Writing** Australian Financial Complaints Authority (AFCA)  
**Address:** GPO Box 3, Melbourne VIC 3001  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Website** [www.afca.org.au](http://www.afca.org.au)  
**Phone** 1800 931 786



The Australian Securities and Investments Commission (ASIC) may be contacted on their free call info line on 1300 300 630 or online [www.asic.gov.au](http://www.asic.gov.au) to find out which body may be best to assist you to settle your complaint. ASIC can also be contacted via the following means:

- Writing**            Australian Securities & Investments Commission
- Address:**        PO Box 4000, Gippsland Mail Centre, VIC 3841
- Website**         [www.asic.gov.au](http://www.asic.gov.au)
- Phone**            1300 300 630

OTHER INFORMATION

The law requires iProsper to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by PCSA, iProsper or its Authorised Representatives. PCSA has compensation arrangements including professional indemnity insurance in place that satisfies these requirements.

FURTHER QUESTIONS

Please do not hesitate to contact your Adviser should you have any questions about your Adviser’s services and how your Adviser can help you improve your financial position.

ACKNOWLEDGEMENT OF RECEIPT

I/We ..... acknowledge receipt of this Financial Services Guide  
version **1<sup>st</sup> of September 2020**.

Client Signature: .....

Client Signature: .....

Client Name: \_\_\_\_\_

Client Name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_