

Do I get detailed information about actual commissions and other benefits my adviser gets from making the recommendations?

Yes. You have the right to know about details of commissions and other benefits your adviser may receive for recommending investments.

All commissions, fees and other benefits received by your Financial Planner, as a result of providing advice, are detailed in writing. A SoA will also be given to you in writing at the time the advice is given.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any

recommendations made to you. If you wish to examine your file, we can make arrangements for you to do so.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter-Terrorism Act to verify your identity and the source of any funds.

This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by email or telephone.