

Wholesale Client Acknowledgement

Individual

Please carefully read and complete this acknowledgement form in order for us to recognise you as a wholesale client. Please note that any advice about superannuation – including advice about setting up or contributing to a self-managed super fund – will always be provided to you as a retail client.

1. Requirements

In order for you to be treated as a wholesale client, you must satisfy one of the following criteria:

- You must be investing at least \$500,000 in a financial product or receiving advice from us in relation to investments in financial products totalling at least \$500,000; or
- You must provide us with a certificate from a qualified accountant certifying that you meet certain financial tests (see below).

2. Accountant's Certificate (if relying on #2 above)

The financial product or service must not be for use in connection with a business, and the accountant's certificate provided must certify that you satisfy one of the following criteria:

- You have net assets of at least \$2.5 million¹; or
- You have gross annual income of at least \$250,000 for each of the last 2 financial years.

The accountant's certificate must be issued by a qualified accountant and dated within the last 2 years. You must provide us with an updated accountant's certificate every 2 years. Otherwise we will treat you a retail client.

A qualified accountant is an accountant who holds one of the following membership classifications:

- Chartered Accountants Australia and New Zealand (CA, ACA and FCA);
- CPA Australia (CPA and FCPA), or
- Institute of Public Accountants (AIPA, MIPA and FIPA).

3. Acknowledgement and Declaration

By signing this form, I acknowledge and declare that I understand the following:

- You will treat me as a wholesale client (in my individual capacity²) when you provide financial services to me.
- I will not receive any disclosure documents (such as a Financial Services Guide, Product Disclosure Statement, Prospectus, Fee Disclosure Statement or Statement of Advice) which I would receive if I was a retail client in relation to the financial services you provide to me.

¹ In determining the amount of your net assets, you can include the value of your family home (minus any amount owing) and your superannuation.

² More complicated rules apply to companies, trusts and SMSFs. For more information, speak to your adviser.