



Certificate A

STATEMENT BY CERTIFIED HIGH NET WORTH INDIVIDUAL

(Article 48, Financial Promotion Order. [SI 2005/1529])

I declare that I am a certified high net worth individual for the purposes of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005.

I understand that this means:

- (a) I can receive financial promotions that may not have been approved by a person authorised by the Financial Services Authority;
- (b) the content of such financial promotions may not conform to rules issued by the Financial Service Authority;
- (c) by signing this statement, I may lose significant rights;
- (d) I may have no right to complain to either of the following: -
 - i. the Financial Services Authority; or
 - ii. the Financial Ombudsman Scheme;
- (e) I may have no right to seek compensation from the Financial Services Compensation Scheme.

I am a certified high net worth individual because at least one of the following applies: -

- a. I had, during the financial year immediately preceding the date below, an annual income to the value of £100,000 or more;
- b. I held, throughout the financial year immediately preceding the date below, net assets to the value of £250,000 or more. Net assets for these purposes do not include: -
 - i. the property which is my primary residence or any loan secured on that residence;
 - ii. any rights of mine under a qualifying contract of insurance within the meaning of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001; or
 - iii. any benefits (in the form of pensions or otherwise) which are payable on the termination of my service or on my death or retirement and to which I am (or my dependants are), or may be, entitled.

I accept that I can lose my property and other assets from making investment decisions based on financial promotions.

I am aware that it is open to me to seek advice from someone who specialises in advising on investments.

Name:

Signature:

Date: