



**DISCLOSURE STATEMENT**

**FOR**

**DENIS THORNER**

# DISCLOSURE STATEMENT

Name: Denis Thorner

In accordance with the provisions of the Securities Markets Act 1988 and the Securities Markets (Investment Advisers and Brokers) Regulations 2007 this Disclosure Statement provides you with information and answers to questions about Denis. It provides details about:

- the services Denis can provide;
- how Denis operates his business;
- his qualifications as an investment adviser;
- what investment products Denis is able to sell you;
- which financial organisations Denis is able to place business with; and
- how Denis is remunerated.

This document was prepared on 18 September 2009.

## ADVISER DETAILS:

Company:	Thorner Financial Services Ltd
Address:	PO Box 40-190, Upper Hutt
Telephone:	(04) 528 8088
Facsimile:	(04) 528 8838
Cell Phone:	0274 575190
Email:	denis@thorner.co.nz
Website:	www.thorner.co.nz

## EXPERIENCE

Denis commenced his career in the insurance industry in 1961 with Colonial Mutual Life Assurance Society. After obtaining experience in numerous management positions in 1981 he was appointed to the position of Personnel Manager with Norwich Union Life Insurance Society Limited. Denis is currently the Managing Director of Thorner Financial Services Ltd which he formed in 1991. Denis is an Investment Adviser and Investment Broker under the Act.

Denis has over 45 years of experience in the life assurance industry.

## HOW DENIS OPERATES

When he gives advice he follows the internationally recognised six-step process:

1. Establishing the client-adviser relationship,
2. Gathering client data and determining your goals and expectations,
3. Analysing and evaluating the client's financial position, cash and debt management, personal and business insurance, retirement planning, estate and investment needs,
4. Developing and presenting his written advice,
5. Overseeing the implementation of the plan, and
6. Monitoring and reviewing the plan.

This can require a meeting with a prospective client before his advice is finalised. It also means he maintains a close ongoing relationship with clients, regularly reviewing progress, and working with them over time to ensure their goals can be met.

Where required, Denis works closely with the product provider companies to ensure underwriting and medical requirements are obtained for the client as quickly as possible and terms negotiated where possible to keep the premium affordable. Denis also plays an important advocacy role on behalf of the client should they ever need to claim against their policy.

The services Denis provides will depend on your needs. They may include any or all of those detailed in this Disclosure Statement.

Denis' advice will take account of your personal objectives, financial situation and needs. It will be clear and concise, with enough detail for you to make an informed decision about whether to act on it.

## PROFESSIONAL RELATIONSHIPS

Denis is able to place business with each of the following:-

<b>Life Companies</b>	<b>Fire &amp; General Suppliers</b>	<b>Finance Companies</b>	<b>Mortgage Providers</b>
AIA New Zealand AMP Asteron Equitable Fidelity Life ING Life Southern Cross Healthcare Sovereign Tower Health & Life	Ansvar Ltd Lumley General Ins. Lloyds of London National Auto Club NZI QBE Star Insurance Vero Insurance	UDC Marac Equitable Allied Nationwide Finance South Canterbury Finance	ASB Bank Sentinel Sovereign  <b>Fund Managers</b> ASB Group Investments Asteron BT Funds Management FidelityLife Grosvenor ING Macquarie Investment Services Select Wealth Management Sovereign

Neither Denis nor an associate has any other financial or other relationship with any other person that would be reasonably likely to influence him in giving advice, except as described above.

## PROFESSIONAL ASSOCIATION

Denis is a member of the Professional Advisors Association Inc (PPA), and as a condition of his membership he adheres to the PPA Code of Ethics and PPA Practice Standards in all facets of his practice.

He is a member of:-

- Australian and New Zealand Institute of Insurance and Finance
- Insurance Brokers Association of New Zealand
- Million Dollar Round Table (Life and Qualifying Member)
- Professional Advisors Association Inc

## QUALIFICATIONS

Denis has obtained the following relevant qualifications:

- 1977 - Associate of the Australian and New Zealand Institute of Insurance and Finance by examination
- 1995 - Fellow of the Australian and New Zealand Institute of Insurance and Finance by examination
- 2004 - Certified Insurance Professional

Denis has kept these qualifications up to date by attending various courses and seminars on issues relevant to the insurance and investment industry. He has also attended numerous product training courses in relation to the products for which he gives advice.

## AREAS OF ADVICE

Denis provides advice in the following subject areas:

### Subject Areas

- **Risk Management**
- **Investments**
- **Home Loans**
- **Home Equity Release**

Denis provides options for customers making plans for their financial protection, and managing these needs with the product providers on behalf of the customer.

Denis only gives advice in the particular subject areas set out above.

### Products

Denis is authorised to give you advice on the following types of products:-

#### Risk Products

Accidental Death Cover  
Business Overheads Cover  
Disability Income Protection  
Key Person Protection Insurance  
Life Cover  
Living Assurance  
Locum Cover  
Medical Insurance  
Mortgage Protection Insurance  
Total Permanent Disablement  
Waiver of Premium

#### Savings and Investment Products

Call Accounts  
Combined Risk and Savings  
Debenture Stock  
Investment Bonds  
KiwiSaver  
Long Term Investment  
Superannuation  
Unit Trusts  
Wrap Accounts

#### Mortgage Finance

Commercial  
Home Equity Release  
Residential

## MONEY / PROPERTY HANDLING PROCEDURE

All cash and cheques received for Life and Investment products are paid directly to the product provider. Cheques should be marked 'Account Payee Only' or 'Not Transferable'. All monies received for Fire and General products are deposited into the Thorner Client Premium Holding Account.

## REMUNERATION

Commission is a percentage of the sale price paid to Denis, as compensation for his effort in making the sale. The products that Denis gives advice on result in long term financial commitment from the client, where the purchase price (or premium) is effectively payable in instalments over the life of the Product. Compensation for the sale can be paid to Denis in a number of ways. It can be paid upfront or in instalments. In most cases the impact of these different ways of paying commission on the premium payable by the client is equivalent. In other words, the premium payable by the client will be the same irrespective of whether a commission is payable in regular instalments over the life of the policy or is fully or partially commuted.

Commission is built in to the product price as a cost of sale. Effectively, the price a client pays for the product will be the sum total of the product provider's costs, including the costs of sales, and the profit margin required by the company.

Any remuneration Denis receives goes to the cost incurred in providing the initial and ongoing advice to you e.g. office, staff, renewal advice/review and marketing costs along with his personal remuneration.

Denis is eligible to receive commissions, fees, bonuses and non-monetary payments from product providers in relation to the sale of products. Details of these payments are detailed below.

Should a policy or product be cancelled within a defined timeframe, all or some of the payment may be rebated by the provider.

## Commission

Product Provider	Product	Basic Initial Commission		Renewal Commission
		For regular premium products the % rate is applied to Annual Regular Premiums, for Single Premium products or lump sums, the % rate will be applied to the amount of single premium or lump sum.		Renewal Commission is only paid after 12 months premiums or contributions have been received. The % rate is applied to the monthly premium or fund value.
<b>Asteron</b> P O Box 894 Wellington 6140  Phone: 0800 556065 <i>contactus@asteron.co.nz</i>	Go Kidz Lifeplan*	Initial	0.00% - 25%	2.50%
	Go Kidz Lifeplan Lumpsum*	Initial	0.00% - 4.50%	Trail 0.40% pa
	Guardian Endowment*	Initial	0.00%	2.50%
	Guardian Retirement Plus*	Initial	2.40%	2.50%
	Guardian Whole of Life*	Initial	0.00%	2.50%
	Saveguard*	Initial	0.00%	2.50%
	Saveguard Plus*	Initial	2.50%	2.50%
	Super Saveguard*	Initial	2.50%*Term*Increase	2.50%
	Norwich Life Yield*	Initial	0.00%	2.50%
	Norwich Super Yield*	Initial	0.00%	2.50% (pre 8/93)
	Superplan & VIP	Initial	0.00% - 60%	Adviser Service Fee 0.40%*account balance/365days (from 8/93)
	Superplan Including Lifeplan	Initial	0.00% - 4.50%	2.50% - 3.50%
	Lumpsum	Initial	0.00% - 4.50%	Trail 0.40% pa
Superplan Locked-In Lumpsum	Initial	Maximum 30%	Adviser Service Fee 2.50% - 3.50%	
	Initial	0.00% - 4.50%		
	*Closed products			

<b>BT Funds Management</b> P O Box 6088 Wellesley Street Auckland 1  Phone: 0800 800 661 www.btonline.co.nz	Unit Trust Funds		Trail (from 1/9/1995 to 11/12/2003) 0.35% (from 12/12/2003) 0.54%
<b>FidelityLife</b> P O Box 37 275 Auckland 1151  Phone: 09 373 4914 www.fidelitylife.co.nz	Fidelity KiwiSaver Scheme	Initial one off fee \$30.00	Adviser Service Fee 0.25%
<b>Grosvenor</b> P O Box 11 872 Wellington 6142  Phone: 04 473 0262 www.nzkiwisaver.co.nz	KiwiSaver Scheme	Initial one off fee \$30.00	Adviser Service Fee 0.50%
<b>ING (NZ) Ltd</b> P O Box 7149 Wellesley Street Auckland 1141  Phone: 0800 425737 www.ingnz.com	SIL KiwiSaver Scheme		Trail Cash 0.15% NZ Fixed Interest 0.15% International Fixed Interest 0.15% Conservative 0.20% Conservative Balanced 0.20% Balanced 0.25% Balanced Growth 0.25% Growth 0.25% Australian Property 0.25% International Property 0.25% Australian Shares 0.25% International Shares 0.25%
<b>Equitable</b> P O Box 7148 Wellesley Street Auckland 1141  Phone: 0800 656500 www.equitable.co.nz	Equitable Mortgages - Debenture Equitable Life Insurance - Bonds Equitable Income Trust - Units	90 days 0.50% 6 months 0.25% 1 year 0.50% 18 months 0.75% 2 years 1.00% 3 years 1.50% 4 years 2.00% 5 years 2.50%	0.50% after 90 days
<b>Allied Nationwide Finance Marac Finance South Canterbury Finance</b>	Debenture Stock	1 year 0.50% 2 years 1.00% 3 years 1.50%	Nil
<b>UDC Finance Limited</b> P O Box 91145 Victoria Street West Auckland 1142  Phone: 0800 652 832 www.udc.co.nz	Debenture Stock & Call	0.25%	Nil
<b>Sovereign</b> Private Bag 93518 Takapuna North Shore 1332  Phone: 0800 500103 www.sovereign.co.nz	Complete Investor Plan* Executive Superinvestor* Financial Independence Plan* Homeplan* Investor Plus* Maximum Investment Plan* Personal Superannuation Plan* Savings & Protection Plan* Recovery Power* Sovereign Investment Bond* Sovereign Investment Bond-Super* Superinvestor* Surestart* Tui* Vision*  *Closed products	Initial 0.00% - 5.00% Initial 0.00%  Initial 0.00% - 5.00% Initial 0.00% Initial 0.00%  Initial 0.00% - 5.00% Initial 0.00% Initial 0.00% Initial 0.00%  Initial 0.00% Initial 0.00% Initial 0.00% Initial 0.00% Initial 0.00% Initial 0.00% Initial 0.00%	0.00% - 5.00% 0.00% - 5.00%  0.00% - 5.00% 2.50% (level) 4.00% (indexed) 2.50% (level) 4.00% (indexed)  0.00% - 5.00% 2.50% Trail 0.40% pa 2.50% Trail 0.40% pa 4.00%  0.00% - 1.00%  0.00% - 1.00% 2.50% (level) 4.00% (indexed) 2.50% (level) 4.00% (indexed) 2.50% 1.25%

<b>Sovereign Services Limited</b> Private Bag 93 518 Takapuna North Shore 0740  Phone: 0800 653000 www.selectinvestor.co.nz	Select Wealth Management* Investor Choice Superannuation Scheme* Bond Advantage *  *All Benchmark Portfolios are based on JMIS Limited asset allocations as at 01/10/2007	Entry Fee 0.00% - 5.00%	Income Generator Up to 0.50% Conservative Growth Up to 0.75% Balanced Growth Up to 0.75% High Growth Up to 0.75% Custom Built Portfolios Up to 1.00%		
<b>Sovereign and ASB Group Investments Limited</b> Private bag 93 518 Takapuna North Shore City 0740  Phone: 0800 272738 www.asb.co.nz	FirstChoice KiwiSaver Scheme	Initial one off fee \$50.00  (only for members who invest wholly in the Tracker Funds and/or NZ Cash Investment Fund)	Adviser Service Fee 0.20%  (calculated on funds under management for those members who invest the Active Investment Funds and Global Sustainability Fund)		
<b>Sovereign Services Limited</b> Private Bag Sovereign Auckland Mail centre 1142  Phone: 0800 652000 www.sovereign.co.nz	Asset Architect Retirement Plan				
Investment Fund	Regular Contributions		Lump Sums		Ongoing Trail (per annum)
Asset Architect	Entry Fee Charged	Commission Received	Entry Fee Charged	Commission Received	
For all Funds: Defensive; Conservative; Balanced and Growth Funds	25.00% 20.00% 15.00% 10.00% 5.00% 4.00% 3.00% 2.00% 1.00%	20.00% 16.00% 12.00% 8.00% 4.25% 3.40% 2.55% 1.70% 0.85%	5.00% 4.00% 3.00% 2.00% 1.00%	4.25% 3.40% 2.55% 1.70% 0.85%	For all Funds: 0.40%

- For all funds up to 25% of each regular investment for the first 12 months of membership, reducing to a maximum of 5% of each investment thereafter. For increases in regular contributions up to 25% for the first 12 months following the increase reducing to a maximum of 5% after 12 months.

#### Asset Architect Investment Plan commission (% of Entry Fee)

Trusts	Regular Contributions and Lump Sums	Ongoing Trail (per annum)
Cash Trust	Nil	0.10%
Income Trust	100% of Entry Fee (maximum 1%)	0.25%
Conservative Trust	100% of Entry Fee (maximum 5%)	0.30%
Balanced, Growth, Global Bond, Australasian Shares, Global Shares, Global Property Shares, Absolute Return Trusts	100% of Entry Fee (maximum 5%)	0.50%

#### Mortgages

Product Provider	Product	Basic Initial Commission	Renewal Commission
<b>Sovereign Financial Services Limited</b> P O Box 33 845 Takapuna North Shore 1332  Phone: 0800 363555 www.sovereign.co.nz	Go Home Loans Go Home Loan Top Up	Initial 0.45% Initial Fee \$150	Trail 0.20% pa
<b>ASB Bank Limited</b> P O Box 35 Auckland 1015  Phone: 09 377 8930 www.asb.co.nz	Home Loan	Initial 0.50%	Nil
<b>Sentinel Limited</b> P O Box 33 1040 Takapuna North Shore 1332  Phone: 0800 867 645 www.sentinel.net.nz	Lifetime Loan  Lifetime Loan Top Up	Initial Fee \$200 plus 1.5% of borrowings Initial 1.5% of borrowings	Nil  Nil

<b>Risk</b>					
<b>Product Provider</b>	<b>Product</b>	<b>Basic Initial Commission</b>		<b>Renewal Commission</b> The % rate is applied to the annual premium; where noted either a level premium option or indexed/standard premium option.	
<b>AIA New Zealand</b> Level 15, 15-7 Bryon Ave Takapuna North Shore City 0752  Phone: 0800 800242 <i>www.aia.co.nz</i>	Business Cover	Initial	90-205%(upfront) 20-32%(level)	5.00%	20.00%
	Business Cover Professional	Initial	90-205%(upfront) 20-32%(level)	5.00%	20.00%
	Personal Cover	Initial	90-205%(upfront) 20-32%(level)	5.00%	20.00%
<b>Asteron</b> P O Box 894 Wellington 6140  Phone: 0800 556065 <i>contactus@asteron.co.nz</i>	SmartLife	Initial	100%(upfront) 20% (level)	5.00% (from year 2-4) 20.0% (from year 2)	10.0% (from year 4)
	SmartLiving	Initial	100%(upfront) 20% (level)	5.00% (from year 2-4) 20.0% (from year 2)	10.0% (from year 4)
	Income Protection	Initial	80%(upfront) 17.5% (level)	5.00% (from year 2-4) 17.5% (from year 2)	10.0% (from year 4)
<b>FidelityLife</b> P O Box 37 275 Auckland 1151  Phone: 09 373 4914 <i>www.fidelitylife.co.nz</i>	Fidelity Standard	Initial	155% (upfront)	6.20% (from year 2-5)	8.50% (from year 6)
	Fidelity Platinum	Initial	93% (upfront)	18.6% (from year 2-5)	20.9% (from year 6)
	Golden Life	Initial	30% (upfront)	30.00%	
<b>ING Life (NZ) Ltd</b> Private Bag 92131 AMSC Auckland 1020  Phone: 0508 464999 <i>www.ingnz.com</i>	Business Insurance	Initial	150.00%	7.50%	
	Health Insurance	Initial	75.00%	20.00%	
	Lifestyle Insurance	Initial	150.00%	7.50%	
<b>Southern Cross Healthcare</b> Private Bag 99934 Newmarket Auckland  Phone: 0800 800181 <i>www.southerncross.co.nz</i>	VIP Plus	Initial	20.00%	10.00%	
<b>Sovereign</b> Private Bag 93518 Takapuna North Shore 1332  Phone: 0800 500103 <i>www.sovereign.co.nz</i>	Absolute Health	Initial	30.00%	20.00%	
	Absolute Health & Life	Initial	120.00%	7.50%	
	Cover (\$100,000)	Initial	87.50%	2.50% (level)	4.00% (indexed)
	Freehold	Initial	87.50%	4.00%	
	Living Care	Initial	80.00%	7.50%	
	Start-Up Income Protection	Initial	87.50%	2.50% (level)	4.00% (indexed)
TotalCare Max – Personal	Initial	87.50% (rated for age)	7.50%		
TotalCare Max – Business	Initial	87.50%	2.50% (level)	4.00% (indexed)	
			87.50% (rated for age)	7.50%	
<b>Sovereign</b> Private Bag Sovereign Auckland 1142  Phone: 0800 768 867 <i>www.sovereign.co.nz</i>	Workplace Business	Initial	0.00%-20.00%	0.00%-20.00%	
	Scheme – Life & disability				
<b>Tower Health &amp; Life</b> P O Box 6547 Wellesley Street Auckland 1010  Phone:0800 500167 <i>www.tower.co.nz</i>	Business 360	Initial	100.00%	7.50%	
	Life 360	Initial	100.00%	7.50%	
	Easy Health	Initial	17.00% (level)	17.00%	
				70.00% (standard)	5.00%
	Premier Health	Initial	17.00% (level)	17.00%	
			70.00% (standard)	5.00%	

## NON-MONETARY REMUNERATION/INTERESTS

Denis is eligible to receive commissions and bonuses as well as non-monetary rewards from product providers in relation to the sale of their company's products. Non-monetary rewards can include such things as invitations to sporting events, special functions, conferences, training courses, travel rewards

both nationally and internationally, company share options, merchandise and allowances for office related expenses. These rewards vary from company to company and from time to time. It is at Denis' sole discretion whether he accepts any or all of the above financial and non-monetary rewards and is unable to provide further details of these rewards until such rewards are received.

Denis has access to the following loyalty based software and technology services: Sentinel salesforce website and, Sovereigns X-plan client management system which depending on Denis' level of production he may qualify for a fully paid subsidy for these systems. Denis presently qualifies for a subsidy.

Denis may hold shares in the companies that are included in his list of product providers. Details of his current holdings are available on request. On request Denis can provide the current financial and non-monetary rewards available to him from the companies he recommended to you.

## **Interests**

The Securities Markets Act 1988 and the Securities Markets (Investment Advisers and Brokers) Regulations 2007 requires advisers to disclose any direct or indirect pecuniary interests they may have in the giving of investment advice. The Commission table also details the interests Denis has in providing investment advice to you.

**Sentinel Limited (Sentinel)** A small number of shares are held in this company by Denis.

**Sovnet** SovNet is an association of like minded professional financial advisers who have chosen to form a business relationship with Sovereign, a market leading insurance and investment services provider. The relationship is in respect to risk and contractual savings business. Denis' membership of SovNet provides him with advantages such as advance product training, professional development, participation in peer group forums and industry information. These advantages allow him to better serve his clients and their unique needs.

Being a member of SovNet obliges Denis to place the majority of his customers risk and contractual savings business with Sovereign. However, it is not an exclusive arrangement and he is entitled to place a significant portion of his business with any provider of his choosing.

In conjunction with Sovereign's range of products and services, SovNet aims to create a network of Advisers who share common values and ideals without losing the individuality of their businesses.

## **PROFESSIONAL INDEMNITY INSURANCE**

In compliance with the Institute of Professional Advisors Association Code of Ethics, Denis has professional indemnity insurance which covers all his areas of practice as listed above. This insurance provides protection for clients for:

- any error or omission;
- defamation;
- employee dishonesty; and
- includes full "prior acts" protection.

The minimum level of cover is in compliance with Professional Advisors Association Inc Membership By-laws.

Thorner Financial Services have Professional Liability Insurance through the

## Professional Advisors Association Inc. (PAA) Group Scheme.

Our levels of cover are as follows:

Type of Cover	Amount of Cover
Professional Indemnity Cover	limit \$3,000,000 any one claim limit \$27,000,000 in the aggregate for all advisors
Public Liability Cover	limit \$5,000,000 any one occurrence
Employers Liability Cover	limit \$1,000,000 in aggregate per Adviser
Statutory Liability Cover	limit \$1,000,000 in the aggregate per Adviser
Internet Liability Cover	limit \$250,000 per Adviser limit \$3,000,000 in the aggregate shared over all Advisers
Trustees Liability Cover	limit \$250,000 in the aggregate per Adviser
Directors & Officers	limit \$1,000,000 any one claim

## DISPUTE RESOLUTION

In the first instance you can direct any complaints to the product supplier company involved, as each of them has an internal complaints handling process.

Alternatively, a dispute resolution facility is available by contacting **the Professional Advisors Association Inc (PAA) direct as follows.**

1. Complaints must be in writing and addressed to the:
  - Chief Executive Officer**
  - Professional Advisors Association Inc (PAA)**
  - PO Box 38108**
  - WELLINGTON MAIL CENTRE**
2. The following information should be provided:
  - Name and contact details of complainant
  - Name of member against whom the complaint is directed
  - A brief description of any alleged misconduct – it would be helpful if the alleged misconduct is related to the Institute's Code of Ethics
  - Whether the member has been formally notified of the complaint and any response received
  - Whether the complaint has been referred to any other regulatory body or government authority or whether legal proceedings have commenced.
3. The complaint is recorded in the PAA's complaints register.
4. The Chief Executive Officer will:

- acknowledge receipt of the complaint in writing to the complainant within 21 days
  - keep a record of progress of the complaint
  - supply a copy of the complaint and supporting documentation to the member seeking an explanation from them
  - if the member's explanation does not satisfy the complainant, refer copies of the complaint and any correspondence to the CEO.
5. Before referring to the Complaints Committee a preliminary review is carried out by the Compliance Officer.
  6. Depending upon the findings of the preliminary review, a formal investigation into the allegations will be made by the Disputes and Discipline Committee. It is normal practice for each party to the complaint to receive a copy of submissions made by the other party.
  7. If the formal investigation shows that there are sufficient grounds for taking disciplinary action, then a charge arising against the member is formulated. The charge arising from the complaint is heard by the Disputes and Discipline Committee.

## **DISCLOSURE OF CRIMINAL CONVICTIONS**

Denis has not been:

- convicted of an offence under the Securities Markets Act 1988; the Investment Advisers (Disclosure) Act 1996 or the Securities Act 1978, or for a crime involving dishonesty;
- a director or principal officer of a body corporate that has committed an offence against the Securities Markets Act 1988, the Investment Advisers (Disclosure Act) 1996 or the Securities Act 1978 or for a crime involving dishonesty;
- adjudged bankrupt;
- prohibited by and Act or by a court from taking part in the management of a company or business;
- the subject of an adverse finding by a court in any proceeding taken against him in my professional capacity; or
- expelled from, or prohibited from being a member of, a professional body.

## **ADVISER'S DECLARATION**

I declare that this document complies with all the requirements of the Securities Markets Act 1988 and the Securities Markets (Investment Advisers and Brokers) Regulations 2007 and incorporates the minimum standards of disclosure, in terms of the Code of Ethics and Practice Standards required by the Institute of Financial Advisers.

**Adviser's name: Denis Thorner**

**Date: 18 September 2009**

**CUSTOMER'S DECLARATION**

I/We acknowledge receipt of this Adviser Disclosure Statement for Denis.  
I/We acknowledge that he receives commission from the abovementioned product providers.  
I/We have read and had the opportunity to discuss this Adviser Disclosure Statement for Denis with him and fully understand its contents.

Client's signature: \_\_\_\_\_

Client's name: \_\_\_\_\_ Date \_\_\_\_\_

Client's signature: \_\_\_\_\_

Client's name: \_\_\_\_\_ Date \_\_\_\_\_