STATEMENT FOR CERTIFIED HIGH NET WORTH INDIVIDUAL

Certificate No: 201

Issue Date: 09 February 2014 Expiry Date: 08 February 2015

I, Malcolm Corcoran,

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 Services 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;
 - (iii) any benefits (in the form of pensions or otherwise) which are payable on the termination of my service.

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 (including unregulated investment schemes).

Name

Malcolm Corcoran

Signature

Date

09 February 2014

This certificate has been generated by JAN Investment Marketing FCA number 402391 and confirms that Malcolm Corcoran representing himself authenticated the above statement in a way that satisfies the statutory signature requirements set out in the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005.

Signature

Jan Pietruszka, Principal JAN Investment Marketing