

In BRISBANE, July 4, 2014 .

The unanimous Declaration of the financial planners of *Tupicoffs*

*We* will always act in our clients' best interests. — *We* declare that we do not

receive commissions. — *We* do not receive remuneration based on the volume of any product

that we recommend to clients. — *We* do not receive gifts or benefits from product providers.

*Tupicoffs* is not owned or obligated by any financial services provider and we are free of influence or

obligation to any financial services provider. — *We* are paid by clients for the work we do for them.

*We* do not charge or collect fees through investment or insurance products. — *We* are paid

a fee agreed with each client. — *We* do not charge a fee based on assets invested or insurance placed.

*We* have read Section 923A of the Corporations Act and are aware of the requirements to

use the terms "independent, impartial or unbiased" and are able to use those terms. —

*We* are independent financial planners.

*James Mann*

*N. J. KA*

*Paul M. Conchie*