

## Regulatory Introduction

### Statutory introductory information required by Paragraph 11, Section 1 of the VersVermV (Versicherungsvermittlungverordnung) and Paragraph 12 of the FinVermV (Finanzanlagevermittlungverordnung)

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Dear Client, Dear Potential Client,

The German authorities require me, in my capacity as an independent insurance and financial services broker, to provide you with certain information about myself and my business. To make this information useful to you, I have set it out as an information sheet.

#### What kind of insurance and financial services broker am I?

**As an independent insurance broker I am charged with representing your best interests when it comes to dealing with insurance companies on your behalf. By comparison, insurance agents are both responsible to and tied to the insurance company they might represent.**

Personal information that I will seek from you will allow me to conduct an objective review of the insurance policies available in the relevant markets at present, to find one or a combination of policies which will meet your needs for insurance cover.

As a matter of course, I will enter into a written agreement with you as a client in which my activities on your behalf are detailed. This brokerage agreement (in German: Versicherungsmaklervertrag) will clearly set out the scope and limits of my activities on your behalf and will in addition, state that my work will not cause you to incur additional expenses as commissions are normally paid to me by the insurance companies directly. It is also possible to arrange direct fee to me by yourself or a combination of both types of payments for my services.

I received approval on August 6, 2007 as an independent insurance broker under section 34 d, paragraph 1 of the German trading regulations (Gewerbeordnung) by the IHK Frankfurt, Börsenplatz 4 in 60313 Frankfurt am Main. The present authorization is by the IHK in Wiesbaden, Wilhelmstr. 24-26 in 65183 Wiesbaden.

I also offer you the opportunity to invest in German regulated financial vehicles such as mutual funds and closed real estate funds. I would arrange with you a service fee or fund load depending on your preferences. In addition I may receive monies from third parties such as investment fund managers. All arrangements will be fully documented. I have the authorization under section 34 f, paragraph 1, numbers 1 and 2 of the German trading regulations (Gewerbeordnung) from the IHK in Wiesbaden, Wilhelmstr. 24-26 in 65183 Wiesbaden. I have a legally compliant professional indemnity insurance in place, which is verified to the IHK (chamber of commerce and industry). There are no holdings in or from insurers or their parent companies.

#### How can you check on my regulatory status?

I am listed in the register of insurance arrangers and have the registration number D-QOYL-ZG2TM-64. In addition I am listed under the number D-F-125-ZNE9-16 for financial services. You are welcome to check this at any time via the internet on [www.vermittlerregister.org](http://www.vermittlerregister.org) or with the register of insurance arrangers directly:

**Vermittlerregister Deutsche Industrie- und Handelskammer (DIHK) e. V.**  
Breite Strasse 29  
10178 Berlin  
Telephone number 030 20308-0

### **Other qualifications and membership of professional bodies:**

- I am a qualified, independent financial services provider (FIFA, 1991) and business owner since 1988
- I am a member of an association for experts in arranging health, disability and long-term nursing care plans: PremiumCircle Deutschland GmbH
- I use the services of back office pools for instance, such as germanBroker.net AG, Qualitypool GmbH and FondsKonzept Investmentmakler GmbH.
- I am a member of the BDVM e.V. (Leading Association for independent insurance and financial brokers)
- I am a certified consultant (IHK) for the specific areas of "generation and emergency planning" (no legal advice)
- I also offer personal financial planning services (fee-based) for clients who want a full and transparent overview of their finances. This service is provided independent of my insurance brokerage activities.

### **In the event of my services not matching your expectations**

It is my aim to provide you with the protection of high-quality insurance policies and investment products which meet your requirements. If, despite all my efforts at thoroughness, an error was to arise in the work I have undertaken on your behalf, which we cannot resolve amicably between ourselves and you consequently believe that it is necessary to call on the services of an independent adjudicator, it is open to you to consult the ombuds office. It is the responsibility of the latter to adjudicate in any dispute between you as a client and myself as a broker to avoid expensive litigation.

The ombuds office can be reached at the following address:

Schlichtungsstelle für gewerbliche Versicherungs-, Anlage- und Kreditvermittlung  
Glockengießerwall 2, 20095 Hamburg  
Postanschrift: Postfach 10 14 24, 20009 Hamburg  
Tel: +49 (0) 40 – 696 508 – 90  
Fax: +49 (0) 40 – 696 508 - 91  
[kontakt@schlichtung-finanzberatung.de](mailto:kontakt@schlichtung-finanzberatung.de)  
[www.schlichtung-finanzberatung.de](http://www.schlichtung-finanzberatung.de)

I sincerely hope it will never be necessary to use the remedies mentioned above and that you will always be wholly satisfied with the efforts I make on your behalf.

Yours sincerely,

Cathy Matz-Townsend

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