

Seychelles FX Brokerage Company Invoice

Our Client's name

Company license No.: 268868

Our Client's address

Date: Monday, May 04, 2020

Invoice No: 2020 – 04 –01AT

Professional services for Seychelles SLC (without travel)	Notes	Year 1 US\$	Year 2 US\$
Seychelles License Company formation fees (without travel)	1.	2,500	0
Company registered agent and legal registered office fees	2.	2,100	2,100
Estimated Seychelles Government registration fees	3.	1,400	1,200
Our fee to secure Seychelles Security Dealer License	4.	12,950	12,950
Seychelles FSA Security Dealer License fees	5.	5,750	3,750
Seychelles corporate bank account opening fees (no travel)	6.	7,950	0
Our onetime fees to source a local physical office and a compliance officer	7.	5,950	0
Project management fees for a 6 months engagement	8.	5,950	0
Estimated engagement courier fees	9.	150	0
Estimate of annual accounting and bookkeeping fees	10.	0	2,300
Total Healy Consultants Group PLC fees payable this month	11.	44,700	0
Estimate of Healy Consultants Group PLC fees payable after 12 months	12.		22,300

Note: This invoice needs to be tailored for each Client. The above services and fees represent the average requirements of our Clients. I recommend you carefully read the notes below to confirm and understand all services required by your Firm, eliminating the risk of unwanted fee surprises during the engagement;

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Notes to invoice above

1. Healy Consultants Group PLC's fees to efficiently and effectively complete Seychelles special licence company (SLC) registration within [4 weeks](#) by **i)** choosing the optimum M&AA for our Client's business activities **ii)** reserving a company name with the Seychelles [Financial Services Authority](#) (FSA) **iii)** settling our accountant and lawyer fees and **iv)** preparing a high quality company incorporation application for submission to the Seychelles FSA;

All [engagement fees](#) are agreed and paid up front and agree to the fees published on our country web pages. Consequently, there are no hidden fees, surprises or ambushes throughout the engagement. All engagement deadlines are agreed up front in the form of a [detailed project plan](#), mapping out [deliverables](#) by week throughout the engagement term;



Every week during the engagement, Healy Consultants Group PLC will email our Client a [detailed status update](#). Our Client is immediately informed of engagement problems together with solutions. Your dedicated engagement manager is reachable by phone, sms, Skype, [WhatsApp](#), live chat, [Viber](#) and email and will communicate in your preferred language;

2. In accordance with the [Seychelles Companies Special Licenses Act of 2003 article 13](#), each Seychelles SLC must appoint a registered agent, who may be a natural person or a body corporate, but the company secretary must be resident in the Seychelles. Healy Consultants Group PLC will act as your Seychelles registered agent, for which our annual responsibilities include **i)** preparing and filing the legal annual return; **ii)** securely maintaining company records; **iii)** liaising with the Seychelles government on our Client's behalf; **iv)** legal filing of changes of company structure; and **v)** reminding our Client of statutory deadlines;

In accordance with [Seychelles Companies Special Licenses Act of 2003 article 2](#) law, a Seychelles SLC shall, as from the date of its incorporation, have a legal registered office in the Seychelles, to which all official government communications and notices may be addressed. To comply with this statutory requirement, Healy Consultants Group PLC will supply a Seychelles office as the registered office address of your company. Thereafter, this address will be used to receive Government correspondence including **i)** tax letters **ii)** notice of the legal annual return; and **iii)** all Government communications. Most of our Clients wish to place [Healy Consultants Group PLC's office address](#) on invoices, contracts, websites and business cards;

3. This fee is an estimate of government costs payable during your Firm's engagement. For transparency purposes, all government fee payments will be supported by original receipts and invoices. Examples of government costs include **i)** reserving the company name with the [Companies Division of Registrar General](#); **ii)** notarising the signatures on the Memorandum of Association; **iii)** registering the company with the [Seychelles Financial Services Authority \(FSA\)](#); **iv)** paying the stamp duty and **v)** obtaining the registration certificate. Following engagement completion, Healy Consultants Group PLC will refund any excess funds received over costs paid;
4. Healy Consultants Group PLC will secure approval from the [Seychelles Financial Services Authority \(FSA\)](#) for a Securities Dealer Licence including **i)** preparing and pre-filing the Securities Dealer Licence forms for our Client signature; **ii)** advising our Client re regulatory documentation required by FSA; **iii)** submitting a complete quality application to FSA and **iv)** aggressively negotiating with the FSA to secure its timely approval for the application, while minimising extra documentation request from the Seychelles authorities. The average licensing timeframe is 4 months from the submission of a quality licensing application. Healy Consultants Group PLC will aggressively negotiate for a shorter timeframe; All going well, I expect there is a 70% probability the Seychelles FSA will approve a licence. However, the Seychelles FSA enjoys ultimate power of approval of licensing exemption applications.

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Consequently, guaranteed success is outside of Healy Consultants Group PLC's control. What is inside our control is the preparation and submission of a high-quality application for licensing application that maximizes the likelihood of approval. As you can appreciate, it is a difficult task to obtain approval from FSA for a newly formed company, when the entity's shareholders and directors and bank signatories reside overseas;

During the review of the application, there is an 50% probability FSA will request submission of **i)** a detailed business plan; **ii)** AML/CFT program and privacy policies; **iii)** a technology risk management program; **iv)** refund, rebates and other terms and conditions; **v)** a Group Chart to identify beneficial ownership; **vi)** an Organizational Chart for the Seychelles entity; **vii)** a risk management program; **viii)** proof of net worth from the shareholders or equivalent document showing the availability of capital (certified by the bank); **ix)** financial projections for 3 years; **x)** audited financial statements of our Client's existing business for the 3 past years and **xi)** other documents required to operate a securities dealer business. If our Client requires Healy Consultants Group PLC to draft these documents, additional fees will apply;

Depending on the nationality of our Client, the profile of his customers and the nature of his business model, there is a 50% probability [Seychelles FSA](#) will revert to require the business to appoint 2 qualified directors, at least one of whom is a Seychelles resident. All directors must also have work experience and education commensurate with the expected trading activities and volume of the business;

Depending on the size and reputation of our Client's existing Group, the [Seychelles FSA](#) can grant either of the following licences,

- a. **Unrestricted** - no restrictions on **i)** the number of clients, **ii)** offshore/onshore clients & **iii)** minimum value of individual client's investment.
- b. **Restricted** - the FSA will **i)** establish the limit of the number of clients to whom the licensee may provide a service, **ii)** limit the licensee to providing services only to Clients named in the licence, or **iii)** set the minimum value of an individual client's investment;
- c. **Exempt Overseas** - A Securities Dealer who is already licensed in a recognized jurisdiction may apply for an exemption. The FSA may then legally exempt the dealer from securing an additional licence in the Seychelles, provided the licence secured overseas remains valid.

During the review of the Securities Dealer licensing application, there is a 25% probability the FSA will require one of the foreign directors to travel for a one-hour KYC meeting in Seychelles. As always, Healy Consultants Group PLC will aggressively negotiate to waive this requirement. However, the ultimate power of approving such waiver lies with FSA. If our Client has to travel, we will implement [this travel policy](#);

While preparing the license application of our Client, there is a 25% probability that Healy Consultants Group PLC determine that **i)** some of the business activities of our Client are subject to other regulatory licensing requirements than Securities Dealer licensing and / or **ii)** there is only a low probability of securing a Securities Dealer license for our Client. If so, Healy Consultants Group PLC will immediately revert to our Client to suggest **i)** alternative licensing solutions and **ii)** alternative [low cost low tax jurisdictions](#) for Securities Dealer businesses;

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Applicants for Securities Dealers Licensing must also **i)** employ at least 1 individual who is licensed as a Securities Dealer Representative and **ii)** have appropriate professional indemnity insurance cover. Average insurance costs range from to US\$2,000 to US\$3,000 per annum and depends on the nature and size of the business;

There is a 30% probability the FSA will not welcome a formal licence application from our Client or later rejects the quality complete application submitted by Healy Consultants Group PLC. In the unfortunate event this occurs, our team will immediately advise our Client of alternative strategies including **i)** securing another license type with FSA or **ii)** securing a regulatory licence from alternative jurisdictions like Mauritius, Labuan, Hong Kong or Cayman Islands;

5. In accordance with Seychelles Law, each forex brokerage company must secure a [Seychelles Forex Securities Dealer License](#) to conduct business offshore. The Seychelles [Seychelles FSA](#) charges **i)** a Securities Dealer Licence Application fee of US\$1,500 **ii)** Securities Dealer Representative Licence Application fee of US\$500 **iii)** Annual Securities Dealer License fees of US\$ 3,000 and **iv)** Annual Securities Dealer Representative License fees of US\$750. All government fees exceeding our estimate are borne by our Client. This fee does not include the minimum share capital of US\$50,000, to be paid by our Client;
6. Healy Consultants Group PLC will be pleased to open a Seychelles corporate bank account, without our Client needing to travel. To secure multi-currency corporate bank account approvals for our Client's company, Healy Consultants Group PLC strategy is as follows:
 - ✓ Healy Consultants Group PLC will prepare a quality business plan for our Client's review then use the same to **i)** secure multiple banks' confirmation they welcome a formal application from our Client's business and **ii)** maximize the probability of successful multi-currency corporate bank account approvals;
 - ✓ At the time of company incorporation, we recommend to keep [the corporate structure simple](#) by appointing our Client's preferred individual shareholder(s) and director(s) and bank signatories - no corporate entity, nominee, trust, or tax haven holding company;
 - ✓ Our Client to appoint individuals who could timely travel to meet multiple local and international banks, if their Compliance Departments require the same before releasing multiple multi-currency corporate bank accounts numbers. If travel is required, our Firm will refund US\$950 and action this [travel policy](#);
 - ✓ Before, during and after bank meetings, the bank's In-house Legal and Compliance Department may revert multiple times for additional documentation and information from each **i)** bank signatory / director / UBOs of the companies as well as **ii)** our Client's business and transactions;
 - ✓ If some banks decline to board our Client's business, Healy Consultants Group PLC will immediately inform our Client and action backup banking solutions;
 - ✓ All going well in an average of 3 months following application submission, Healy Consultants Group PLC secures multiple multi-currency corporate bank account numbers for our Client's company;
 - ✓ Thereafter, Healy Consultants Group PLC or the banks will courier mails and e-banking tokens to the bank signatory, who is expected to activate the internet bank account, if needed with Healy Consultants Group PLC's assistance;

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- ✓ After corporate bank account numbers are secured and if required, Healy Consultants Group PLC to assist our Client to appoint more new shareholders and directors. However, the banks will usually only approve them as bank signatory after a face to face meeting and review and approval of a bank signatory application;

Each corporate bank account opening fee is [US\\$7,950](#). It is a time-consuming task. Healy Consultants Group PLC will shelter our Client from the administrative challenges. As you can appreciate, it is a difficult task to obtain bank account approval through newly formed companies when shareholders, directors and bank signatories reside overseas;



Depending on the nationality of the UBO, shareholders, bank signatories, and directors and the nature and value of the business assets and transactions, it is wise to expect that **i)** corporate bank account approvals will take an average of three months from the date of company registration and receipt of all KYC documentation and **ii)** multiple banks will request the directors AND bank signatories to travel for a one hour interview with the bank officer, before bank account opening. Refer to the notes below for more detailed important information about each corporate bank account opening procedures and requirements;

While Healy Consultants Group PLC will be glad to assist our Client to open multiple corporate bank accounts, it is challenging and time consuming to open corporate bank accounts for businesses when their shareholders, directors and bank signatories do not live in the country where the bank account is being applied for. Consequently, it will take us an average of [twelve weeks](#) to open each corporate bank account, counting from receipt of all required KYC documentation;

During the corporate bank account opening process, it is common for each bank's in-house Legal and Compliance Department to request additional [due diligence](#) documents from potential customers including but not limited to **i)** regulatory licenses **ii)** proof of business globally and in home country including evidence of contracts, invoices and agreements with local Clients and **iii)** additional KYC information on our Client's business and place of residency, including nature and volume of transactions. Our Client to timely revert with this documentation and information;

Because global interest rates are low, international banks make little profit from current accounts. Consequently, international banks appetite for new multi-currency corporate bank account opening applications is low. Therefore, global banks are more likely to reject new multi-currency corporate bank account opening applications. Because of the above, customer demand for new corporate bank accounts is very high. As a result, international banks choose vanilla customers that tick all the boxes of a low risk Client. For example, most banks will only welcome multi-currency corporate bank account opening applications from a company registered in the same country, with local staff and office premises;

When dealing with international banks, the front office bank officer (Relationship Manager) is willing to help Healy Consultants Group PLC and our multi-national Clients. The realistic role of this bank officer is to collect information and ensure an accurate and complete multi-currency corporate bank account opening application is submitted to the bank in-house Legal and Compliance Department;

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Unfortunately, the bank in-house Legal and Compliance Department has ultimate power of approval over new multi-currency corporate bank account applications. This Department is extremely risk adverse and often lacks commercial reality. Furthermore, the in-house Legal and Compliance Department does not speak to customers nor to Healy Consultants Group PLC. All communications must go through the front office bank officer. Consequently, quality Clients do not get a chance to communicate directly with the bank decision makers – a chance to properly explain their business and the risks the bank perceives;

Global banks enjoy ultimate power of approval of corporate bank account applications. Consequently, guaranteed success is outside of Healy Consultants Group PLC control. What is inside our control is the preparation and submission of a high quality bank application that maximizes the likelihood of approval;

Global banks [continue to tighten](#) corporate bank account opening procedures, their internal compliance departments completing more thorough due diligence of Clients. Consequently, our Client should expect the bank account approval period at least 2 months and on average 3 months;

During the engagement, banks will revert to Healy Consultants Group PLC and our Client to request additional KYC information, including **i)** details of existing business setup; **ii)** reason for opening bank accounts in the specific jurisdiction; **iii)** list of suppliers and Clients in the jurisdiction; **iv)** lease agreement; and **v)** proof of net worth from the shareholders and evidence the same are complying with their local taxation reporting obligations. As always, Healy Consultants Group PLC will liaise with the bank to secure exemption from these requirements;

While Healy Consultants Group PLC will try its best to negotiate with the bank for a travel exemption unfortunately most international banks will likely request both the foreign directors and bank signatories to travel, for a one-hour interview before the bank account numbers are issued. No exceptions; If the banks also request Healy Consultants Group PLC nominees to travel, there will be an additional fee of US\$5,950 per trip payable to cover the flight and hotel and other trip disbursements.

All banking charges, certification and translation and other third-party fees incurred during the corporate bank account opening process are to be borne by our Client, never by the nominees. These additional fees are to be payable in advance of any disbursement;

Healy Consultants Group PLC will supply the banks with the proof of addresses and other due diligence supplied by our Client. Hopefully they will accept the same and do not revert requesting additional documents; From our side we will relentlessly negotiate for banks waivers. Healy Consultants Group PLC expects the bank's risk department to request additional [due diligence](#) from our Client's business and from the bank signatory, directors, shareholders and UBOs. We assume our Client will timely supply this information and supporting documents or there will be engagement delays;

7. During the review of the Securities Dealer License Application, FSA will verify that **i)** all directors have work experience and education commensurate with the expected trading activities and volume of the business; **ii)** a compliance officer, resident in Seychelles and active in the management of the business, **iii)** our Client has a physical full fledge office space in Seychelles suitable for keeping registers, records and other documents of the company;

Healy Consultants Group PLC will assist our Client to recruit an active resident compliance officer and find physical office premises. The monthly salary and annual rent will then be payable by our Client directly to the compliance officer and landlord respectively. Just so you can plan, our Client should expect to pay a monthly rental fee of at least US\$500 for the office premises. Full time active compliance officers in Seychelles usually expect average monthly salaries of US\$2,000;

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8. Healy Consultants Group PLC project management fees relate to time and resources dedicated to:
- a. thoroughly researching and planning Seychelles Securities Dealer license business set up for our Client;
 - b. devising licence application strategies to **i)** minimise the total engagement period **ii)** complete the engagement without our Client travelling and **iii)** avoid the need for additional regulatory approvals.
 - c. Negotiating with the [Seychelles FSA](#) to **i)** obtain an unrestricted license and **ii)** avoid the need for a resident [director or shareholder](#);
 - d. agreeing the optimum corporate structure with our Client;
 - e. submitting a high-quality license application to the [Financial Services Authority](#);
 - f. collating and supervising the legalisation and attestation and translation of Client documents;
 - g. weekly detailed engagement [status updates](#) to our Client and weekly Friday conference calls;
 - h. payment of retainer fees to multiple local lawyers and accountants;
 - i. ensuring our Client complies with local regulations and legally owns and controls the new entity;
 - j. ascertaining the specific accounting, tax, legal and compliance considerations;
 - k. finding solutions to [challenges that occur](#) throughout the engagement;
 - l. determining the local and international tax obligations of the new entity, including corporate income tax, payroll taxes, withholding tax and sales taxes.
9. During the course of your engagement multiple couriers will be sent to **i)** our local lawyers and accountants **ii)** banks and **iii)** our Client. Healy Consultants Group PLC expects the courier fees will be US\$150. All courier fee payments will be supported by original receipts and invoices. Following engagement completion, Healy Consultants Group PLC will refund our Client any excess of funds received over actual courier costs paid;
10. For an active trading company, these [accounting and tax](#) fees are an estimate of Healy Consultants Group PLC fees to efficiently and effectively discharge your annual company accounting and tax obligations. Following receipt of a set of draft accounting numbers from your company, Healy Consultants Group PLC will more accurately advise accounting and tax fees. For a dormant company, Healy Consultants Group PLC fees are only US\$950;
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11. All fees quoted in this invoice correspond to fees quoted [on Healy Consultants Group PLC's website](#). Please review this invoice carefully to identify errors. During the rush of the business day, it is possible that Healy Consultants Group PLC inadvertently made fee calculation errors, typing errors or omitted services or omitted historic fee payments from Clients.
12. Assuming our Clients re-engage Healy Consultants Group PLC in year 2, this fee is an estimate of the fees payable next year, 12 months after the date of company registration;

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13. The fees quoted in this invoice are a prediction of the fees required to efficiently and effectively complete this engagement in a timely manner. If during the engagement Healy Consultants Group PLC realizes that the project is more complex than anticipated, requiring a large additional investment of time, my Firm will revert to request additional fees. If Healy Consultants Group PLC completes the engagement faster and more easily than expected, Healy Consultants Group PLC is happy to refund some fees to our Client;
14. Engage Healy Consultants Group PLC to [project manage](#) business set up in every country on the planet. We are the best in the [world](#) at what we do, timely completing [the A to Z](#) of every country engagement;
15. In accordance with the [International Companies Act of 1994 section 19](#), there is no minimum share capital required for a Seychelles SLC company. However, each SLC that intends to obtain a Securities Dealer License must have a minimum paid-up share capital of US\$ 50,000;
16. In accordance with the [Seychelles Companies Special Licenses Act of 2003](#), a SLC is not required to appoint resident directors. However, there is a 40% probability the Seychelles FSA will revert to require the business to have at least one director resident in Seychelles; Also, a SLC company without a majority of board members ordinarily residing in the Seychelles cannot access double tax avoidance treaties. If our Client requires nominee services, Healy Consultants Group PLC will be pleased to assist: our fee for a country resident director or shareholder amounts for additional fees;
17. Depending on our Client's business and nationality, the Government may require a special regulatory license to carry on your business in the country. Healy Consultants Group PLC will assist our Client secure license approval; there may be additional engagement fees. However, the Government enjoys ultimate power of approval of company registrations and business licenses;
18. If our Client and Healy Consultants Group PLC properly plan this engagement, our Clients' will **not** have to travel during this engagement. Healy Consultants Group PLC will efficiently and complete company registration and corporate bank account opening in a timely manner without our Client presence. Instead, our Client will need to **i)** sign and get documents legalized in the embassy in their country of origin and **ii)** courier the originals to Healy Consultants Group PLC office;
19. If our Client requires [nominee shareholder and director services](#), Healy Consultants Group PLC will be pleased to assist. Our fee for professional, passive nominee corporate shareholder amounts to US\$2,100 per annum. Our fee to be both nominee director and shareholder amounts to US\$6,600 per annum. Being the sole shareholders and sole director of a Client's company exposes Healy Consultants Group PLC to reputation, litigation and financial risk.
20. If required, Healy Consultants Group PLC will be pleased to assist your firm to secure employee visa approvals. Our fee is US\$4,950 for the first employee, US\$3,950 per employee thereafter. Our employee visa fees includes preparation of a quality visa application and submitting to the correct Government immigration officers. The Government enjoys ultimate power of approval of visa applications. Consequently, guaranteed success is outside of Healy Consultants Group PLC' control. What is inside our control is the preparation and submission of a high quality immigration visa application that maximizes the likelihood of visa approval;
21. It is important our Clients are aware of their personal and corporate tax obligations in their country of residence and domicile. Let us know if you need Healy Consultants Group PLC help to clarify your local and international annual tax reporting obligations;



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22. Some of our Clients request Healy Consultants Group PLC to provide temporary shared [office space](#) for 6 months until their preferred business premises is found. If your Firm requires this service, our one-time fee is US\$950. Monthly rental thereafter is paid directly to the landlord, independently of Healy Consultants Group PLC;
23. A Seychelles SLC company is considered as tax-resident for tax purposes. It however benefits from a reduced corporate tax rate of up to 1.5% on its worldwide income. The company is also required to submit each year audited financial statements and must provide signed annual declaration disclosing the location of the company accounts;
24. Monthly, quarterly and mid-year Government tax obligations include monthly and quarterly payroll reporting, VAT and corporation tax return filing. If you need our help, Healy Consultants Group PLC can complete monthly Government reporting for a monthly fee of US\$860. Healy Consultants Group PLC monthly support will include **i)** receiving in dropbox the monthly invoices from our client **ii)** labelling monthly bank statement transactions **iii)** preparing and submitting VAT returns and **iv)** submitting monthly employee payroll reporting;
25. During the engagement, shareholders and directors' documents may need to be translated into the local language; before the Government and PSP approves company registration and corporate bank account opening respectively. Consequently, our Client should budget for possible additional translation and embassy attestation fees. Either our Client or Healy Consultants Group PLC can complete this administrative task. As always, Healy Consultants Group PLC will negotiate with all third parties to eliminate or reduce additional engagement costs. For transparency purposes, all third-party fee payments will be supported by original receipts and invoices. Examples of possible third-party payments include **i)** embassy fees **ii)** notary public costs **iii)** official translator fees;
26. Some of our Clients require an [immediate country solution](#). With this strategy, within a day Healy Consultants Group PLC can supply our Client **i)** an existing dormant Seychelles company number and **ii)** an already approved Seychelles corporate bank or PSP account number and **iii)** a business address. Turnkey solutions are attractive to those entrepreneurs who wish to immediately close a country deal, sign a contract or invoice a customer;
27. Some of our Clients' engage Healy Consultants Group PLC to [recruit local employees](#). We have a lot of experience in this area and we are quite skilled at securing quality candidates for our Clients;
28. As stipulated on our [business website](#) and in section 3 of our engagement letter, Healy Consultants Group PLC will only commence the engagement following **i)** settlement of our fees and **ii)** completion and signing of our legal engagement letter;
29. Healy Consultants Group PLC will only incorporate your company after 75% of [due diligence documentation](#) is received by email. Healy Consultants Group PLC will only open a corporate PSP account after 100% of the Client's original due diligence documentation is received by courier;
30. During the annual renewal engagement with our Client, our in-house [Legal and Compliance Department](#) reviews the quality and completeness of our Client file. Consequently, Healy Consultants Group PLC may revert to our Client to ask for more up to date [due diligence documentation](#);
31. To assist our Clients to minimize foreign exchange costs, we offer the payment in SG\$, Euro, Pounds or US\$. Kindly let me know in which currency your Firm prefers to settle our fees and I will send an updated invoice, thank you;



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Thank you for your business and we look forward to working closely with you over the coming weeks as we engineer your Seychelles corporate structure.

Best regards,

Aidan Healy

Aidan Healy

[Business owner](#)

Healy Consultants Group PLC

Tel: +971 4266 1422 (direct)
Seychelles affiliate address: Office 3, Global Gateway 8, Rue De La Perle, Providence, Mahe, Seychelles
Dubai address: Office 3706, JBC1 Tower, Cluster G, Jumeirah Lake Towers, Dubai, UAE
Skype: healyconsultants

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