

# Models and Matrices Disclaimer

## FUND SELECTION DISCLAIMER:

In order to ensure that the most appropriate investments are recommended to clients PPI has established an investment committee one of whose tasks is to select a range of funds that meet the risk tolerance and investment objectives of the client.

The majority of the funds selected are managed by long-established fund houses. Funds that are illiquid or have a potential for closure have been avoided. A number of funds are available for selection within each asset class grouping.

It is recognised that some clients may wish to select other funds in life companies' menus or may wish to diverge from the recommended models and matrices. While this does not mean their selections will have adverse consequences we do request clients to acknowledge they may be taking on an additional degree of risk and therefore request the signing of the following declaration:

## DECLARATION

I am / we are aware of PPI's recommended models and matrices but wish to select a fund choice that partly or wholly diverges from them. I am / we are aware that this may give rise to additional or different risk factors.

Signed: \_\_\_\_\_ Name: \_\_\_\_\_ Date: \_\_\_\_\_

Signed: \_\_\_\_\_ Name: \_\_\_\_\_ Date: \_\_\_\_\_