

Certificate of Authorisation

This certificate duly authorises **Ivan Bakin & Associates Pty Ltd of Nexus Building, Suite 510, 4 Columbia Court, Baulkham Hills NSW 2153** to act as a Corporate Authorised Representative Number 285888 for Aon Hewitt Financial Advice Limited, the holder of an Australian Financial Services Licence Number 239183.

Ivan Bakin (Representative Number 267452) has been individually authorised to provide financial product advice and deal in the following service(s) as a Director of Ivan Bakin & Associates Pty Ltd on behalf of Aon Hewitt Financial Advice Limited, in relation to the specified financial products and clients:

Authorised Financial Service(s)

Provision of financial product advice and deal in a financial product.

Class of Financial Products

- Deposit and payment products limited to (i) basic deposit products (ii) deposit products other than basic deposit products
- Life products including (i) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds and; (ii) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
- Securities
- Interest in managed investment schemes including investor directed portfolio services
- Retirement savings accounts ('RSA') products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation

Class of Clients

Retail and Wholesale Clients

You must not provide any financial service(s), a financial service in relation to a financial product or a financial service in relation to a class of clients other than those stipulated by this Certificate of Authorisation.

Responsibilities

You must comply with all compliance measures implemented by Aon Hewitt Financial Advice Limited and all relevant financial services laws. These are outlined in the Compliance Manual and Australian Financial Services Licence kit. You must read both of these manual thoroughly and adhere to the policies and procedures outlined.

Cessation of Authorisation

Your authorisation to provide any financial services on behalf of Aon Hewitt Financial Advice Limited ceases automatically on termination of your Authority. You must return your Certificate of Authorisation immediately following termination or at any other time as requested by Aon Hewitt Financial Advice Limited.



Jayson Walker
General Manager – Wealth Management