

Financial Planning Pack

Issued by J. Knobel Investor Services Ltd

Tied Agent of Mega Equity Securities and Financial Services Public Ltd

SECTION 1 — SCOPE & DISCLOSURE

This Financial Planning Pack is intended for clients of J. Knobel Investor Services Limited (“the Tied Agent”) seeking personal financial planning services. These services are unregulated under MiFID II and the Investment Services and Activities and Regulated Markets Law of 2017 (Law 87(I)/2017) and are provided independently from any regulated investment advice or brokerage services offered through Mega Equity Securities and Financial Services Public Ltd (“the CIF”).

Unregulated financial planning may include:

- Goal-based financial planning (retirement, education, etc.)
- Budgeting and cash flow analysis
- Insurance and estate planning reviews
- Provident and pension fund analysis

⚠ Note: Investment advice and order execution services require separate agreements and fall under the regulatory supervision of the CIF.

SECTION 2 — FEE SCHEDULE

Service	Fee (€)	Description
Initial Financial Planning & Onboarding	€250	Mandatory. Includes 1 goal-based plan and onboarding with the CIF.
Additional Goal Plans	€100 each	E.g., Retirement + Education planning.
Full Financial Health Assessment	€300	Includes budgeting, savings, debt, and insurance review.
Provident/Pension Fund Analysis	€150	Includes public/private sector retirement expectations.
Insurance Product Performance Review	€100	Focus on review of investment-linked insurance products. <small>*We do not offer insurance products</small>
Annual Plan Update	€150	Optional yearly review and adjustments.

All fees are billed directly by J. Knobel Investor Services Ltd and are separate from regulated service commissions.

SECTION 3 — FINANCIAL PLANNING SERVICES AGREEMENT

By signing below, I confirm:

1. I understand the services described here are unregulated and not subject to MiFID II protections.
2. I agree to the fees outlined in Section 2 and will pay J. Knobel Investor Services Ltd directly.
3. I agree to complete the financial planning worksheet and participate in the process.
4. I understand that any regulated investment activity requires separate documentation.

Client Name: _____

Client Signature: _____

Date: _____

Tied Agent Representative: _____

Signature: _____

Date: _____

SECTION 4 — FINANCIAL PLANNING WORKSHEET (CYPRUS EDITION)

A. Personal Details

- **Full Name:** _____
- **Date of Birth:** _____
- **Nationality / Tax Residency:** _____
- **Marital Status:** ☐ Single ☐ Married ☐ Divorced ☐ Widowed
- **Number of Dependents:** _____

B. Employment

- **Sector:** ☐ Public ☐ Private ☐ Self-Employed ☐ Retired
- **Employer (if applicable):** _____
- **Occupation:** _____
- **Monthly Net Income (€):** _____
- **Other Income (rents, dividends, etc.):** _____

C. Assets & Investments

Please indicate what you currently own:

Asset Type	Do You Own?	Comments
Cyprus bank accounts (savings/checking)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Foreign bank accounts	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Cyprus real estate	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Foreign real estate	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Shares on the Cyprus Stock Exchange (CSE)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Shares on the Athens Stock Exchange (ATHEX)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
International stocks or ETFs	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Shares registered in your name that you cannot access	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, explain: _____
Investment-linked insurance products	<input type="checkbox"/> Yes <input type="checkbox"/> No	Product types: _____
Pension / Provident Funds	<input type="checkbox"/> Yes <input type="checkbox"/> No	Provider: _____

Are you satisfied with the performance of your insurance-linked investments?

☐ Yes ☐ No

Do you regularly review your investment-linked policies?

☐ Yes ☐ No

D. Liquidity & Emergency Planning

- Do you keep at least 6 months' worth of expenses in savings or liquid accounts? ☐ Yes ☐ No
- Are these funds easily accessible? ☐ Yes ☐ No
- Total monthly living expenses (€): _____
- Total emergency reserves (€): _____

E. Financial Goals

Please check the financial goals you want to address:

- ☐ Retirement Planning
- ☐ Education Planning (children/grandchildren)
- ☐ Home Purchase or Mortgage Repayment
- ☐ Travel or Lifestyle Goals
- ☐ Tax Planning
- ☐ Investment Strategy
- ☐ Pension Optimization
- ☐ Estate & Succession Planning
- ☐ Other: _____

Target Retirement Age: _____

Desired Monthly Income in Retirement (€): _____

Do you currently have a written financial plan? ☐ Yes ☐ No

Would you like a review of existing plans? ☐ Yes ☐ No

F. Savings & Investment Preferences

- **Are you satisfied with the returns on your savings/investments?** ☐ Yes ☐ No
- **Do you regularly track or review your financial position?** ☐ Yes ☐ No
- **What level of investment risk are you comfortable with?**
 - ☐ **Low (capital preservation)**
 - ☐ **Medium (balanced growth)**
 - ☐ **High (aggressive growth)**

Notes / Additional Comments

This worksheet will assist your financial planner in developing a plan tailored to your goals and financial situation.