

This certifies that

Tricia Carter

ASIC Representative Number: 421839

is hereby appointed to act as an Authorised Representative of
Millennium3 Financial Services effective 1 September 2019

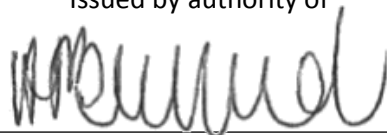
The representative is authorised to carry on a financial services business to:

- (a) provide financial product advice for the following classes of financial products:
 - (i) deposit and payment products limited to:
 - (A) basic deposit products;
 - (B) deposit products other than basic deposit products;
 - (ii) derivatives limited to:
 - (A) old law securities options contracts and warrants;
 - (iii) debentures, stocks or bonds issued or proposed to be issued by a government;
 - (iv) life products including:
 - (A) investment life insurance products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - (B) 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;
 - (v) interests in managed investment schemes including:
 - (A) investor directed portfolio services;
 - (vi) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
 - (vii) securities; and
 - (viii) standard margin lending facility and
 - (ix) Superannuation; and
- (b) deal in a financial product by:
 - (i) issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
 - (A) derivatives limited to:
 - (1) old law securities options contracts and warrants; and
 - (ii) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
 - (A) deposit and payment products limited to:
 - (1) basic deposit products;
 - (2) deposit products other than basic deposit products;
 - (B) derivatives limited to:
 - (1) old law securities options contracts and warrants;
 - (C) debentures, stocks or bonds issued or proposed to be issued by a government;
 - (D) life products including:
 - (1) 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
 - (2) 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;
 - (E) interests in managed investment schemes including:
 - (1) investor directed portfolio services;
 - (F) retirement savings accounts ("RSA") products (within the meaning or the Retirement Savings Account Act 1997);
 - (G) securities; and
 - (H) standard margin lending facility and
 - (I) superannuation;

to retail and wholesale clients.

Dated 2 September 2019

Issued by authority of



Helen Blackford – Chief Executive Officer