



**Schedule B  
CHANNELS OF COMMUNICATION**

In the age of social media and privacy control by major apps, websites or corporations, we believe in full disclosure of different channels of communication to maintain the highest level of privacy and confidentiality of your personal information.

**Text Messages:** You will be communicated for all service texts via “Whatsapp App” in the form of group chat. It is advised to download the app, keep the notifications on and place in the closest proximity in your phone for effective and timely communication.

**Virtual Meetings:** All the one – on – one online meetings are hosted on “MS Teams”. It is advised to download MS Teams on your computer and phone to have the ability to attend meetings virtually.

**Secured Depository for documents:** All the shared files, documents, statements, forms, personal identification documents or any document with confidential information are shared via secured depository system and private access to One Drive folders.

**Online Calendar:** Client advisor relationship is a long-term relationship. Hereby, it is essential for the advisor to provide you instant access and availability to the client via online calendar.

**Weekly time Commitment:** To deliver hyper personalized experience in a timely and efficient manner client’s participation is equally important.

You are requested to choose one day and one hour in a week as a dedicated time commitment in advance (subject to change any time) to involve in financial planning process with Bibek PWM.

Day	Time Slot
Click or tap here to enter text.	Click or tap here to enter text.

**✓ Post on-boarding commitment as an advisor:**

First year review:

- One month after onboarding to make sure all accounts, policies or documents are properly set up.
- Beginning of first new quarter after onboarding – This is for investment clients. Most investment companies issue investment statements on quarterly basis. March, June, September and December are the quarter end months.
- 6 months review – This is a complementary review meeting for all the clients for following reasons:
  - Accountability
  - Questions and concerns on recommended plan
  - Investment performance review
  - Changes, additions, or subtractions etc.

1 year review – This is a mandatory review meeting for all clients to update your Know Your Client (KYC) information, change in risk tolerance, investment performance review and any other material changes in life.

*I consent to receive following form of communication:*

- Service email, calls or texts
- Business Newsletters
- Other \_\_\_\_\_

- New product email, calls or texts
- Financial Education content
- None

## SOCIAL MEDIA DISCLOSURE

Advisor’s Personal and Business presence on social media channels:

- ✓ Facebook (Personal and Business Page)
- ✓ LinkedIn (Business Profile and Business Page)
- ✓ Instagram (Personal Profile and Business Profile)
- ✓ Tiktok (Personal & Business)
- ✓ WhatsApp (Personal and Business)

As a financial advisor, I’m likely to engage in a variety of marketing methods. All the business profiles go through rigorous pre-approval process by *social media compliance* prior to posting any social media content in the form of pictures, posts, articles, videos etc. There could be a possibility we are meeting through one of the social media channels and we are connected either on personal or business social channels. Disclosure is necessary to maintain the distinction between personal and professional identities to ensure investors are properly protected, market integrity is maintained, and prospective clients are not misled.

I \_\_\_\_\_, hereby consent the acknowledgement of the prejudices of social media (like racism, sexism, abuse, and harassment etc.) and I will use my own personal sense of awareness to differentiate between personal and professional identity of an advisor.

I \_\_\_\_\_, hereby consent to rely primarily on my personal relationship with an advisor and willing to have open communication in case of doubt or miscommunication.

I Komalpreet Kaur, hereby express that Social Media content is not intended to be a recommendation or investment advice, does not constitute a solicitation to buy or sell Insurance or investment products, and is not provided in a fiduciary capacity. The information provided does not consider the specific objectives or circumstances of any investor or suggest any specific course of action. Investment decisions should be made based on an investor's objectives and circumstances.

An advisor at Bibek PWM opt to use these essential platforms to educate prospective clients, build relationships and ultimately coordinate in-person consultations to discuss your financial planning services. We will continue to monitor compliance regulations as they change, notify clients of those changes and educate them appropriately. We will develop an internal social media compliance policy that details the type of content to be published, when it should be published and the employees who will oversee Bibek PWM’s social media accounts.

\_\_\_\_\_  
Client Name (print)

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Name (print)

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

Komalpreet Kaur  
\_\_\_\_\_  
Advisor Name (print)

\_\_\_\_\_  
\_\_\_\_\_  
Advisor Signature

\_\_\_\_\_  
Date