

Please complete and sign this form and sent it together with your papers. Thank you.

Title of Paper

Declaration Statement

The undersigned hereby represents and warrants that the paper is original and that he/she is the author of the work, except possibly for the material such as text passage, figure and data that are clearly identified as to the original source, with permission notices from the copyright owner where required. The undersigned also represents that he/she has the power and authority to make this statements. The main author after contacting other co-authors may sign and submit this form on their behalf. In this case only the main author signature is required. All material submitted for publication is assumed to be exclusively for Journal of Financial Planning (JFP) and not have been submitted for publication elsewhere.

Author (s) Name (s)	Signature	Date

Please Send This Declaration To:

Editor-In-Chief (Journal of Financial Planning)

Malaysian Financial Planning Council

Unit 22.7, Level 22, Menara One Mon't Kiara (MK)

No. 1, Jalan Kiara, Mon't Kiara,

50480 Kuala Lumpur

Email: mfpc@mfpc.org.my

Tel: + (603) 6203 5899

Fax: + (603) 6201 2669