INVITATION - ABIAL Breakfast

DATE: April 5, 2016

VENUE: Sofitel Europe, Kirchberg (4, Rue du Fort Niedergrunewald, 2015 Luxembourg)

TIME: 08:30 – 10:30

We are delighted that

Jim Pettigrew, President of the Institute of Chartered Accountants of Scotland

will speak to us on:

"The Power of One - Ethics and Integrity"

Jim Pettigrew was the Chief Financial Officer for the world's largest money and derivatives broker ICAP PLC before joining Ashmore Group PLC as Chief Operating Officer. He then became Chief Executive of CMC Markets PLC. Jim is currently Chairman of Edinburgh Investment Trust plc, Chairman of Clydesdale Bank plc, Deputy Chairman of Royal Bank of Canada Europe and Chairman of the Audit Committee at Aberdeen Asset Management plc. He is Non-Executive Director and Senior Independent Director of Crest Nicholson.

Breakfast

FEE: EUR 30 for qualified members of the UK or Irish Institutes

EUR 40 for non-members

EUR 10 for first 5 students of the UK or Irish Institutes (first come first served basis)

Payment should be made via bank transfer to BIL, IBAN LU56 0024 1398 5698 8300, in advance. In exceptional cases you can pay cash (no credit cards are accepted) at the hotel.

RSVP:

A reservation can be made via the ABIAL website (www.abial.lu) until March 31, 2016.

Please note that the Sofitel Europe is enforcing a "no show" policy. If you make a reservation and do not appear, you will be charged 100% of the respective price. You may, of course, cancel before Friday, 1 April COB or invite a colleague to attend in your place.

Kind regards

Kerry Nichol Chairwoman of ABIAL