



## **GENERAL ADVICE WARNING**

General Advice means that our recommendations do not take into account your financial situation, objectives or needs. Before you act on any recommendations you should consider the appropriateness of our advice in light of your own financial situation, objectives or needs.

For us to give other than General Advice, we would be required to take into account such things as your personal circumstances, including your required objectives.

General Advice is the basis on which this recommendation has been provided. We recommend that you read the Insurer's Product Disclosure Statement before deciding whether to proceed with this insurance. We do not have any relationship or association with a product issuer which might reasonably influence us in providing our services. We may receive indirect benefits from product issuers for having given advice to you in relation to their products.