



## General Advice Warning

If you have not received a Statement of Advice then the Advice provided is General Advice.

General Advice is advice that has been prepared without considering your current objective's, financial situation or needs.

Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objective's, financial situation or needs.

If the advice provided relates to the acquisition or possible acquisition of a new insurance policy and the insurer has prepared a Product Disclosure Statement (PDS) we will have attached the PDS for your review.

You should consider the PDS prior to making the decision to purchase this product. Further information regarding the income we have been paid by the insurer for this transaction is available upon request