

## Conflicts of Interest

Under new [FASEA](#) obligations which came into effect on Jan 1, 2020 our advisers are obligated to not advise, refer or act in any manner where they have a conflict of interest or duty.

This is very self-explanatory. If our advisers have a conflict of interest they must disclose the conflict to you, and must not act. If you as the client wishes, we may refer you to another relevant provider who is at arm's length. We will not receive any benefits from this referral.

### **Approved Product List**

The range of financial products our advisers provide advice on are listed on our Approved Product List. This list is regularly reviewed. You can request a copy of the current Approved Product List.

Please ensure you read the Product Disclosure Statement (PDS) and product summaries provided for each recommended product and ask any questions before proceeding with any advice.

Our advisers may personally, or through a company or trust, hold investments within some of the investments on our APL. We do not consider there to be a conflict of interest in these circumstances as we cannot materially alter the price of any investment we recommend.

Important: We do not act as a stock broker who has underwritten placements therefore no conflicts will exist in our recommendations. We also do not recommend share listings.

### **Alternative Remuneration**

Your adviser, their employer and/or an associated entity may receive sponsorship and non-cash benefits from certain financial product providers from time to time. Some of these may have been recommended to you in your SoA. Our advisers are not allowed to accept any payment (cash or non-cash) with a value over \$300. This is a cumulative amount over a 12 month period from any one provider.

An Alternative Remuneration Register that contains information about any alternative forms of remuneration or benefits that I may receive over \$100. If you wish to inspect this register or you have any questions, please do not hesitate to ask your adviser.

This is to ensure no product bias is evident and therefore becoming a conflict of interest.