

## Information You Should Know

### Taxation Advice

All tax-related advice in this SOA has been provided by Barchester Financial Services Pty Ltd (AFSL 490348), a company registered as a Tax (Financial) Adviser. Your adviser may also personally be registered.

### Disclaimers

All representations made, facts presented, and opinions expressed by Barchester Financial Services Pty Ltd are given in good faith. Barchester Financial Services Pty Ltd and its associated companies shall not be liable for damages or in any other way for misrepresentations, errors of fact and opinions except in any case where liability cannot be excluded pursuant to any law.

Approved Product List (APL)	<p>Our advisers can only recommend financial products that are on the Barchester Financial Services Pty Ltd APL unless they seek special approval to recommend other products based on research that it is the best product to suit your needs.</p> <p>This may occur when:</p> <ul style="list-style-type: none"><li>• Your existing product is the best product to meet your needs</li><li>• You have requested a product which is not on the APL</li><li>• There is no class of product on the APL to cater for the subject matter of the advice</li></ul> <p>The Barchester Financial Services Pty Ltd APL list is compiled by the Barchester Financial Services Pty Ltd research team and is regularly reviewed and updated, and we believe contains a large selection of the best products on the market. Therefore, in most cases the products recommended will be contained on this list.</p>
Commissions	<p>Following introduction of the Future of Financial Advice (FOFA) reforms by the Federal Government the receipt of commissions by financial advisers is limited to certain financial products, such as life risk insurance and basic banking products. Any reference to commissions in our SoA relates solely to those products or to arrangement entered into prior to the FOFA reforms or as otherwise allowed by law.</p>
Contents of Statement of Advice (SoA)	<p>Your SoA is prepared on the basis of information which you have provided. Our advisers have taken all reasonable steps to ensure that correct information is contained in both discussions and advice provided to you. If you believe that they have misinterpreted this information, or that some relevant information has been overlooked, it is your responsibility to bring this to our attention before proceeding with this proposal. Barchester Financial Services Pty Ltd and/or its associated companies accept no responsibility if the information you have supplied is inaccurate or incomplete.</p>
Cooling Off Rights	<p>You may have the right to “cool off” when you invest in certain financial products if you cancel the product within the cooling off period. This means that you may be able to return these products and get a refund if you change your mind. The right to “cool off” does not apply to all products. If it does apply, details are clearly set out in the PDS. If you would like to cancel a product, please let us know as soon as possible as it is important that Our advisers have sufficient time to contact the product provider within the cooling off period.</p>

**Cont.**

Currency of SoA	As economic and market conditions are constantly changing, the recommendations in this SoA should only be considered to be current for 30 days from the date of this SoA. After that time, you should not act on any of the recommendations without further reference to us for a review and, if necessary, preparation of a revised SoA.
No Product Guarantee	<p>The products our advisers recommend must be appropriate to you. However, Barchester Financial Services Pty Ltd and/or its associated companies do not warrant or guarantee the financial performance or stability or security of any financial product or service recommended. They are subject to investment and other risks, including possible delays in payment of redemptions, and the loss of investment value, including principal invested.</p> <p>Barchester Financial Services Pty Ltd and/or its associated companies cannot guarantee that any insurance claims will be accepted by the product provider.</p> <p>You should be aware that past performance of a financial product is not a reliable indicator of future performance.</p>
Product Disclosure Statement (PDS) and Product Summaries	Please ensure you read the PDS and product summaries in relation to each of the product recommendations before proceeding. Please let us know if you have any questions after reading the relevant PDS. They are linked in this SOA like this ( <a href="#">PDS</a> ).
Projections	Estimates of income and capital growth projection rates are based on assessments of current and likely future economic conditions, as well as the past and likely future performance of investment managers. Such figures are purely estimates prepared on this basis and are intended as a guide only. They are not forecasts and must not be relied upon as forecasts.
Review	To ensure that the recommended strategy remains up to date with your requirements we strongly recommend that a regular review of your portfolio be conducted on at least a yearly basis. Our advisers are available anytime in between these formal review dates to answer any concerns or questions you may have regarding your portfolio or any other matters in which they may assist based on the terms of engagement you have with them.
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