BARCHESTER
Financial Services

Barchester Financial Services Pty Ltd
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Important Information for You about the Statement of Advice

Your *Statement of Advice*

Thank you for taking the time recently to discuss your financial needs and objectives. Based on the personal and financial details you shared with us, we've prepared your ***Statement of Advice*** which is enclosed. This includes the strategies and investments we recommend you implement to achieve your needs and objectives.

Details of your personal and financial circumstances are included in the body of this report and form the basis of our recommendations. If you find that any of the background information contained in this report is incorrect, or if you have anything further to add, then please advise us before proceeding any further.

Please note, the recommendations made in this document are based on your current financial position, objectives and personal information, which may change. If your circumstances change and/or thirty (30) days has elapsed since the date of this Statement of Advice, you should not act on any recommendations without first discussing these with us.

After Reading Our *Statement of Advice*

If there are any questions or we have omitted or overlooked some relevant information, would you kindly telephone or email us immediately.

It is very important that you take full ownership of your financial decisions. We can assist you to make the appropriate decisions, but those decisions remain yours. If you do not feel totally comfortable with the decision or making a decision, then you should seek more information and advice from us until you are comfortable.

The SoA is a record of the personal financial advice provided to you and includes information on the basis of which this advice is given, information about fees and any interests or associations which might influence my advice to you. This advice is based on information I have obtained about you and your relevant personal circumstances in relation to the subject matter of the advice.

You must ensure the information is accurate and complete. Should the information provided not be complete and accurate you should notify me and consider the appropriateness of the advice before acting upon it.

Personal financial advice is advice that takes into account any one or more of your needs, objectives and your financial situation. The advice provided in this SoA is designed to assist you to make decisions that will help you achieve your needs, reach your objectives or improve your financial situation. Please read it in conjunction with the Financial Services Guide (FSG) and any Product Disclosure Statements (PDS) provided to you.

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. If implementation is beyond 30 days, this SoA will need to be reviewed prior to proceeding.

Changes in your personal situation, financial markets and legislation may also occur over time. As your financial adviser, we can work together to review your portfolio and personal circumstances to ensure that you stay on track to achieve your needs and objectives.

In accordance with compliance regulations and the privacy laws, I wish to advise you that your personal details will be retained in a secure location in our office. If you wish to obtain a copy of your personal details, you can request a copy from me. Likewise, the Privacy Policy can be viewed upon request.