

## **General Advice Warning**

General advice on this website has been prepared without taking into account your objectives, financial situation or needs. Before acting on the information, consider its appropriateness. Consider our disclosure documents, which include our FSG and Product Disclosure Statements (PDS) for some products.

In the provision of terms relevant to particular retail business, we may not have provided you with any Personal Advice and in fact only provide General Advice based on previous information that exists in our file, or general information provided. To enable us to provide you with the right advice, which would constitute personal advice, we need you to provide us with updated, relevant and complete information. We need to complete with you a full needs analysis. This means that you must tell us about any relevant changes as they occur so that we can review your insurance needs accordingly.

If we do not have your complete information, we will be unable to properly review your circumstances, limiting our ability to give you the right advice. In such cases, we can only provide you with General Advice. Should you wish to review your cover and give us updated and complete information, please contact our office immediately.

PLEASE CONTACT US:-

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