

General Advice Warning – Initial Meeting

The purpose of your initial meeting is to learn more about your financial position, personal circumstances and importantly your goals, objectives and issues. We will explain various concepts and rules that exist in the Australian financial system to improve your understanding. Any concepts or issues discussed are general in nature and:

- have not taken into consideration your objectives, financial situation or needs.
- you should consider the appropriateness of any general advice we have given you, having regard to your own objectives, financial situation and needs before acting on it.
- where the information relates to a particular financial product, you should obtain and consider the relevant product disclosure statement before making any decision to purchase that financial product.

All information is to be regarded as general advice. We would not recommend any action is taken until you have formally engaged our services. At this point we would be looking to provide “personal advice” which would be in the form of a Statement of Advice.