



Important information about our advice and services

By engaging our services or agreeing to receive our advice, it is important to understand you will be accepting the following disclosures and disclaimers in the provision of our advice and services.

These disclosures and disclaimers are essentially the terms and conditions of our advice and services.

Privacy and confidentiality of your information

Our [privacy policy](#) fully discloses how we collect, use and disclose your personal information.

By asking us to assist with your financial needs, you will consent to the collection and use of your personal information you have provided us with for the purposes described in this policy. If you do not agree with the terms of this Privacy Policy, please do not use the website or otherwise provide us with your personal information.

Financial services guide

Please read the [FLP Financial, Financial Services Guide](#).

A copy of the current Financial Services Guide is available on our website [Financial Service Guide – FLP Financial – Family, Lifestyle and Purpose](#).

Other important documents you should review and/or read

Please read the following

- **The Statement of Advice (SoA).** Our advice is delivered via video recording and/or your advice presentation meeting. Your advice fully discusses the advice provided, its basis, benefits, risks, considerations and costs, as well as the disclosure of any relationships or adviser benefits. ***Please review the SoA carefully before proceeding with our recommendations.***
- **Financial Plan** This document provides you with an executive summary of your Statement of Advice. It provides a summary or recommendations and disclosure of fees.
- **Product Disclosure Statements (PDSs)** and Research Reports provide important information on the products and advice that have been recommended to you in the Statement of Advice which should be read before investing (and/or) applying for the recommended insurance product(s). Research Reports are not provided as a substitute for reading the relevant PDS.

Important information you should know and understand when receiving advice from your Adviser

We only provide advice and services in electronic formats

By engaging our services you acknowledge that you are comfortable with:

- **Electronic documents**
Receiving online delivery of certain advice or product documents. Online delivery may include text in an email or an attachment to an email, or an email with a

hyperlink to the document or a written notice that may be paper or electronic with a reference to a website address where the document can be found. Advice delivery may include, but are not limited to, Statements of Advice, Financial Plans, Records of Advice or Fee Disclosure Statements. Product documents generally include Product Disclosure Statements or other product materials. In some circumstances, you may also receive other communications by online delivery, such as confirmation of transactions, periodic statements or ongoing disclosures of significant information or material events.

- ***Electronic signatures***

Using electronic signatures where permitted and understand that applying your electronic signature to a document will be regarded as equivalent to applying your handwritten signature. If there is any reason where you do not have a computer or are uncomfortable with electronic transmission, please raise this directly with your Adviser before proceeding.

We only provide passive investment portfolio services

The index/ETF approach

FLP Financial's investment philosophy is a common sense investment approach that utilises the benefits of index funds — lower cost, broader diversification, tax efficiency and potentially lower volatility.

It can be difficult to continually pick winners over the long term. So instead of trying to beat the market, indexing provides a low-cost way to track market returns. Indexing offers investors two distinct advantages: Investing in all or a representation of stocks in a market index can diversify your portfolio and reduce risk.

Buying and holding securities over the long term may reduce volatility, lower costs and taxes, and improve long-term returns.

Please refer to [FLP Financial's Investment Philosophy](#) for greater detail. If index investing is not for you, please raise this directly with your adviser before signing this acknowledgement.

Preliminary advice disclaimer

Any conversations and or any tools, calculators or worksheets shown to you in preliminary discussion are for the primary purpose of assisting your Adviser to better understand your needs and explore various strategies. Please understand that representations made during these fact-finding sessions are not to be relied or acted upon until your personal advice is finalised and provided to you in a Statement of Advice or Record of Advice.

Currency of our advice

Any advice we provide you in writing is only current for 30 days from which it is dated. After that time, you should not act on any of the recommendations without first contacting us.

Personal advice

You should not share any personal advice with others and no other person should follow or rely on any of the advice or recommendations we provide you. As such we do not accept any liability to any third party who uses or relies on all or any part of the advice, we provide you.

We only recommend products we research

We maintain an approved product list of the products that have been researched and we believe best meet the needs of our clients. Some clients have existing products and or

request advice on products that we do not hold research on. In these cases, we will need to obtain research before we can provide advice. In some cases, we may not be able to advise on these if we cannot reasonably obtain research. In these circumstances we will make this clear to you and the reasons why.

Limited information and advice

If you elect to provide limited information and or receive a reduced scope of our advice, you should be aware we will not review and assess your whole situation in making our recommendations and there may be other matters which need to be addressed, to your personal or financial detriment. You should personally consider the appropriateness of limited advice in relation to your overall financial needs, objectives and financial situation.

Advice in your best interests and what it actually means

When providing you advice, we must by law act in your best interests. This means the products we recommend must be appropriate for you, given what we know about you and the research we obtain.

In addition to your financial circumstances, your needs, objectives, priorities, and preferences are key factors in deciding the appropriateness of a strategy and or product. Therefore, it is important to communicate these clearly to us and keep us up to date with changes.

When we identify an insurance need or a need to review existing insurances, we will refer you to an insurance specialist.

Investment recommendations are made on the basis of a mutual understanding that investments outside of cash are subject to market volatility which may expose you to the risk of capital loss.

Taxation and Centrelink implications, projection and assumptions are a guide only

We provide financial planning advice that includes considering the tax implications relevant to that advice. This service is not intended to be a substitute for specialised taxation advice or a complete assessment of your liabilities, obligations or claim entitlements that arise, or could arise, under taxation law and we recommend you consult with a registered tax agent. Any tax estimates provided by us are intended as a guide only and are based on our general understanding of taxation laws. Where we have used information provided by your tax agent, we cannot be held responsible for the accuracy of that information.

Projections and assumptions are estimates highly likely to change over time and cannot be guaranteed. They are developed based on reasonable factors at a specific time but cannot predict long-term actual outcomes.

Our projections do not guarantee, provide warranty, or assurance of specific future performance, returns, range of returns or redemption value.

Assumptions, like consistent returns, the long term inflation rate, and unchanged legislation, are used in the projections. Changing these assumptions slightly can significantly alter the projected results.

Projections aim to illustrate the long-term impacts of different scenarios but should not be relied upon.

Actual returns can be higher or lower; past performance does not guarantee future results. The timing of positive and negative returns can significantly affect the capital base when withdrawing income. Negative returns in the early years can deplete the capital sooner than expected.

Product limitations

We do not warrant or guarantee the financial performance, stability or security of any financial product or service recommended. They are subject to risks, including delays in payment of redemptions, the loss of investment value including principal invested and the potential that an insurance claim may be declined. You should be aware that past performance of a financial product is not a reliable indicator of future performance.

Specialist advice is necessary

While we consider all relevant considerations, some issues such as your taxation, social security, estate planning, property and your legal situation will require further advice from the relevant specialist, such as a professional tax adviser, solicitor, real estate agent and or the relevant Government Department. Where we may provide you a referral to a professional, we cannot guarantee their service and therefore you should conduct your own due diligence.

Your circumstances and the basis of your advice

Your advice is only as appropriate as the information on which it is based, you need to review the information that forms the basis of your advice contained your advice before proceeding. If we have misinterpreted or failed to identify any relevant information, please inform us prior to implementing the advice, as it may not be inappropriate for your financial needs and goals.

We make reasonable inquiries of you and rely on third parties to provide some information. Please note we do not check the accuracy of third-party information and rely on you to bring it to our attention if this information seems incomplete and or inaccurate.

Your attitude and tolerance towards risk forms an important aspect in determining the range of strategies and investments which may be appropriate to help you achieve your goals and objectives.

Your agreed risk profile and asset allocation is determined from these discussions, after balancing a number of considerations your risk tolerance and the risks you are willing to take in order to achieve your goals, with your risk capacity.

If you feel that your agreed risk profile and asset allocation is not suitable or does not adequately reflect your attitude towards investment, then please contact us immediately, as it is important that we discuss this further prior to implementing any recommendations.

Only agree to implement our advice once you are comfortable

We recommend you only agree to implement after you have had time to consider and fully understand the advice, its benefits, risks, and fees. Please ask us any questions you have regarding your advice, the process, and services.

Cooling off period

Some financial products, not all give you the right to cancel them and obtain a refund within the cooling off period, typically 14 days. Please read the PDS for eligibility, terms and conditions. If you would like to cancel a product, please let us know as soon as possible.

Your personal insurances duty to take reasonable care

When applying for new cover or in some cases amending your cover, you are required to answer questions from the insurer that may relate to your current and past health issues, pastimes or family medical history that may affect the insurer's decision to accept your application for cover.

Your duty is to take reasonable care not to make a misrepresentation to the insurer when answering their questions.

This is achieved by answering honestly, accurately, and completely. Withholding information may result in a claim being declined. Please refer to the relevant PDS for full details about your duty to take reasonable care.

Adviser online transaction authority

By investing in your recommended product, you can authorise the use of an Adviser Online **Transaction Authority (AOTA) to execute transactions online, on your behalf.**

We will always provide you with advice either in writing or over the phone and obtain your consent to proceed prior to executing any transactions using an Adviser Online Transaction Authority.

Trust deeds

Any advice in relation to a trust (including a Self-Managed Super Fund) is governed by the relevant laws and regulations, and by your trust deed. We are not legal experts. We recommend you seek legal advice in relation to the Trust Deed, any deed amendments, and the general running of the trust to ensure everything is properly executed. In addition, the trustees will need to document the process and required decisions in the trust minutes. This must be completed before implementing our recommendations.

A Self-Managed Super Fund investment strategy should address the insurance needs of the member and include the types and amounts of cover for the members. It should also document how the proceeds of the insurance are to be utilised in the event of a claim.

The importance of annual advice and reviews

Financial planning is a dynamic process that aims to add value to you personally and financially. As your professional advisers we provide ongoing advice, care and support aimed at ensuring peace of mind that your personal financial plan and investments remain up to date and suitable for you.

We recommend an annual service program, and review meetings, to enable you to review your financial strategy regularly and to alter your strategies and portfolio(s) as required.

Our annual service program, and our review meetings, are a fee for service offer that considers the following (as appropriate):

- Latest legislation changes and how it will affect you
- The economic environment
- Asset allocation and portfolio review
- Your changing needs and objectives based on your previous advice scope.

Our Financial Services Guide further explains how our annual service program, and our review meetings are charged.

The annual service program and our review meetings are important in ensuring the continued appropriateness of your financial strategy and investment selection.

A review meeting will be required in the event you experience a significant change in personal or financial circumstances. Where you experience a significant change in your personal or financial circumstances, you should proactively contact us. Failure to do so may mean you continue with financial strategies and or products that are no longer appropriate and in your best interest, exposing you to financial loss.

Because the various asset classes in your portfolio will grow at different rates and your attitude to risk may change over time, we recommend that we review your asset allocation and portfolio at least annually to ensure the actual asset allocation remains appropriate for your risk profile, goals and objectives going forward. This may require a re-assessment of your risk profile as your personal circumstances change and a re-balance of the portfolio.

Research and information disclaimer

Although every effort has been made to obtain complete, accurate and up to date information (including from third parties), we make no warranties, express or implied, or representations as to the accuracy of content that we have been provided with. We assume no liability or responsibility for any error or omissions in the information (including third party information) contained in any advice document or information we provide you.

Limitation of liability

In the event that any advice or other services rendered by FLP Licence Holdings Pty Ltd constitute a supply of services to a consumer to which the Competition and Consumers Act 2010 (as amended) or the Australian Securities and Investments Commission Act 2001 applies, then the liability of FLP Licence Holdings Pty Ltd for any breach of any conditions or warranties implied under the Act shall not be excluded but will be limited to the cost of having the advice or services supplied again.

Subject to the above paragraph, nothing in any paragraph of this disclosure affects any rights or remedies to which you may be entitled under the Competition and Consumers Act 2010 (as amended) or under the Australian Securities and Investments Commission Act 2001 or under the Corporations Act 2001 (Cth) as a consequence of services being rendered by FLP Licence Holdings Pty Ltd.

Each paragraph of this 'Limitation of Liability' section shall be deemed to be separate and severable from each other. If any paragraph is found to be illegal, prohibited, or unenforceable, then this shall not invalidate any other paragraphs.

Meaning of the words

Any references to "we", "our", "us" refers to

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Your agreement

By engaging our services or agreeing to receive our advice, you agree to our services being provided consistent with these Terms and Conditions.

Changes to our terms and conditions

We may change these terms and conditions from time for any reason and as such we encourage you to review these periodically.

Version

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