



This website has been prepared for the general information of investors and does not take into account the investment objectives, financial situation and particular needs of any particular person. Visitors to this website should seek professional advice to confirm that the investments or strategies mentioned are appropriate in the light of their particular investment needs, objectives and financial circumstances prior to acting upon any information contained in the document.

While reasonable care has been exercised and the statements contained herein are based on information believed to be accurate and reliable, neither Gold Financial Pty Ltd - AFS Lic. No. 291389, nor its directors, employees, agents or Authorised Representatives shall be liable (unless otherwise required by law) for any loss or damage suffered or caused to any person or corporation resulting from or contributed to by any error or omission from such statements including any loss or damage caused by any fault or negligence on the part of Gold Financial Pty Ltd or otherwise".

- Information in relation to conflicts (i.e. disclosure of fees) –

In accordance with our responsibilities under the Corporations Act, Gold Financial Pty Ltd and its Authorised Representatives declare that they may earn brokerage from dealing in the above Life Insurance & Superannuation Products. A complete listing of brokerage applicable to your policy or portfolio will be included in your Statement of Advice.

- The information pertaining to policies being subject to Terms and Conditions

In providing you with a quotation to invest in particular investments or policies, we have provided research summaries. This does not replace the need to read the actual Product Disclosure Statement relevant to each recommendation and accordingly we enclose a copy of each for you.

Before you proceed with our quotations, you are advised to fully read the Product Disclosure Statement before choosing your product or investing.