

General Advice Warning

What is general advice?

General advice is any financial product advice that is not personal advice. Personal advice is financial product advice that is directed or given to a person in circumstances where:

The provider of the advice has considered one or more of the person's objectives, financial situation and needs or;

A reasonable person might expect the provider to have considered one or more of those matters.

Who is providing this warning?

Austbrokers Corporate Pty Ltd is providing the Financial Services set out in this General Advice Warning:

Austbrokers Corporate Pty Ltd is, unless stated otherwise, referred to in this General Advice Warning as "we" or "us" and can be contacted at:

Level 3, 7 Macquarie Place, Sydney NSW 2000

Phone: +612 9346 8050

Austbrokers Corporate Pty Ltd ABN is 29 107 477 181 and its Australian Financial Services Licence No. is 255 080.

General Advice Warning

This advice does not take into account any of your particular objectives, financial situation or needs. For this reason, before you act on this advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs.

Before you make any decision about whether to acquire the policy, you should obtain and read the product disclosure statement for the policy.

Target Market Determination

We confirm we have reviewed the Insurer's Target Market Determination (TMD) for this product and have assessed that you fall within the target market for this financial product. On the basis of our assessment, we consider that the product has therefore been issued to you consistently with the TMD provided by the Insurer. Please ask us if you would like a copy of the TMD.

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