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## **GENERAL ADVICE WARNING**

Any advice provided in our communication is general in nature and does not take into account your individual objectives, needs or financial situation. Before acting on this advice, you should consider whether it is appropriate for your circumstances.

Accordingly, we recommend that you consider the relevant Product Disclosure Statement (PDS) and any relevant Target Market Determination (TMD), which are available from the insurer or by contacting us, before making any decision about a product.

For further details, please contact our office on (08) 8555 3199