General Advice Warning

The information contained within the website is of a general nature only and is not designed for the purpose of providing personal financial or investment advice. Information provided does not take into account your particular investment objectives, financial situation or investment needs. You should assess whether the information on this website is appropriate to your particular investment objectives, financial situation and investment needs. You should do this before making an investment/insurance decision on the basis of the information on this website. You can either make this assessment yourself of seek our assistance.

General Disclaimer

This website is published by Elworthy Financial Group. Matthew Voce [AR# 410178] and Corporate Authorised Representative, Elworthy Holdings Pty Ltd [CAR# 1284435] T/A 'Elworthy Financial Group' are authorised representatives of Wealth Today Pty Ltd (ABN 62 133 393 263), AFSL 340289.

The information contained in this website and any of the resources available through it including eBooks, fact sheets and seminars ('Content') has been prepared for general information purposes only and is not (and cannot be construed or relied upon as) personal advice. No investment objectives, financial circumstances or needs of any individual have been taken into consideration in the preparation of the Content. Financial products entail risk of loss, may rise and fall, and are impacted by a range of market and economic factors, and you should always obtain professional advice to ensure trading or investing in such products is suitable for your circumstances.

Under no circumstances will Elworthy Holdings Pty Ltd, Wealth Today Pty Ltd, its officers, representatives, associates or agents be liable for any loss or damage, whether direct, incidental or consequential, caused by reliance on or use of the Content. This Content is restricted to Australian residents and is for the intended recipient only. From time to time, Elworthy Holdings Pty Ltd. representatives or associates may hold interests in or transact in companies or products mentioned herein, and may receive fees or other benefits, in connection with the making of any recommendation or facilitating a transaction in such companies or products.

Links from this Website

The website may contain links to external websites. Whilst such links are provided for your convenience, you should be aware that the information holding practices of the linked websites might not be the same as Elworthy Financial Group. Therefore, they do not constitute endorsement of material at those sites or any associated organisation product or service. These external information sources are outside of our control. It is the responsibility of users to make their own decision about the accuracy, currency, reliability and correctness of the information of those sites. By assessing information at or through this site, each user waives and releases Elworthy Financial Group to the full extent permitted by law from any and all claims relating to the usage of the material made available through the website. In no event shall Elworthy Financial Group be liable for any incident or consequential damages resulting from use of the material.

Liability

Elworthy Financial Group makes no warranties or representations about this Website or any of its content. Elworthy Financial Group is not responsible to you or anyone else for any damages of any kind, including (but not limited to) any direct or consequential loss and losses resulting from security failure, disclosure of confidential information by other parties or the transmission of a computer virus, suffered in connection with the use of this Website whether based on breach of contract or warranty, tort (including negligence), product liability or otherwise, even if Elworthy Financial Group is informed in advance of the possibility of such damages. Elworthy Financial Group excludes, to the extent permitted by law, any liability which may arise as a result of the use of this Website. By using the Website, you

agree to indemnify Elworthy Financial Group for any loss or liability arising out of your use. Use of the Website is at your own risk and you assume full responsibility and risk of loss resulting from your downloading, use of, or access to data, files, information, or other material on or through the Website. Elworthy Financial Group's aggregate liability to you for any other losses resulting from the use of the Website is limited to the nominal amount of \$1.

Governing Law

The information in this site has been prepared in accordance with Australian Law for the supply of goods and services. This notice and the information in this site and all matters relating to either are governed by and are to be construed according to the laws applicable in the State of Western Australia and the Commonwealth of Australia (Australian Law). The information may not satisfy the laws of any other country. It is not directed at people in any other country and should not be relied on by people in any country other than Australia. The information in this site is current at the date of publication, but may be subject to change.

Complaints Resolution:

With established internal procedures in place, we endeavour to do everything possible in the event of a Complaint. However, please be aware of your external, independent option available through Australian Financial Complaints Authority (AFCA) in the event your Complaint is not resolved to your satisfaction.

Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001 Australia

Website: www.afca.org.au
Telephone: 1800 931 678
Email: info@afca.org.au