



STATEMENT OF ADVICE

This Statement Of Advice (SOA) is an important document. You are entitled to get an SOA whenever we provide you with any personal advice. Personal advice is advice that takes into account any one or more of your objectives, financial situation or needs.

Who has provided this advice

Affinity Risk Partners (Brokers) Pty Limited

Level 1/1265 Nepean Hwy, Cheltenham Vic 3192

ABN 15 091 944 580

AFS Licence No: 241185

Nature Of Advice

Financial Product Advice is a recommendation or statement of opinion that is intended or could reasonably be regarded as intended to influence a person in making a decision to acquire a financial product. This advice may be based on incomplete or inaccurate information relating to your personal circumstances and because of that you should, before acting on the advice, consider the appropriateness of the advice, having regard to your personal circumstances.

The advice we have given you is based on:

- The information you have supplied to us in relation to the appropriate insured limits and policy cover
- Our understanding of what is offered by the Insurers that we deal with regularly. We have not based our recommendation on what might be offered to you by other insurers or insurance providers
- The prices and policy terms of the policies that we considered for your insurance needs
- The recommended insurer's claims handling 'track record' with us.

Remuneration Received

We do not receive any remuneration or other benefits from giving this advice. If you instruct us to arrange the recommended policy, we may:

- receive a commission or brokerage between 0 – 30%
- charge you a fee

We are not aware of any other party associated with us who may receive a benefit as a result of you taking any actions as a result of this Statement of Advice

Disclaimer

This material is given for your exclusive use. No other person other than you should rely on this information without first obtaining specific advice applicable to his or her particular situation. While Affinity considers the material reliable and accurate, Affinity, its directors, employees, consultants and representatives cannot guarantee its reliability and accuracy.

These recommendations have been based on the information you have supplied. If any information has been withheld or is inaccurate, these recommendations may prove to be inappropriate for you.

Privacy

Affinity operates its business in accordance with the Privacy Act and will take all necessary steps to protect any personal information you provide it. If you have any concerns at any time about personal information we hold about you please contact our office and we will be happy to discuss them. A copy of our Privacy Policy is available upon request. (See our Financial Services Guide).

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