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Everything published on this site is general information. It is not advice for you, it takes no account of your situation, and it should not be acted on without a conversation first. This page sets out the limits, and the documents to read before acting on anything here.

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1.0	10 September 2026	5

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What you read here is general, not personal.

The site is written for a wide reader. It cannot take account of your individual circumstances, because it does not know them.

The information published on this website is general information only. It has been prepared without taking account of any reader's particular objectives, financial situation or needs. Reading a page here is not the same as receiving personal financial product advice, and the site is not a substitute for it.

Personal advice happens in conversations and in the formal documents that follow them. Where we describe an approach, an asset class, or the mechanics of a market, we describe it in general terms. The detail belongs in a Statement of Advice or a Record of Advice, prepared after we have understood your situation. Our Financial Services Guide sets out what those documents are and when you receive them.

Before acting on anything published here, consider whether the information is appropriate to your objectives, financial situation and needs, and obtain personal financial advice from a suitably qualified adviser.

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Past performance is not a guide.

Where a page references a historical figure or a projection, the limits on what it tells you about the future need stating plainly.

Past performance is not a reliable indicator of future performance. Where a page references historical returns, index movements, asset class behaviour or any other backward looking figure, it is there to illustrate how something has behaved historically, not to suggest that it will behave the same way again.

Where the site includes a projection, a model or an illustration, the figures depend on assumptions about future conditions that may not hold. Markets do not behave the way a model assumed. Tax rules change. Interest rates move in directions a projection did not anticipate. A model is useful for thinking about a range of plausible outcomes, not for predicting which one happens.

Nothing on this site is a forecast of, or a promise about, what any investment will return. Capital is at risk. The value of investments and the income from them can fall as well as rise, you may get back less than you invested, and in some cases you may lose the entire amount. Our risk warning sets out the specific risks of the things we advise on.

Any reliance you place on a historical figure or a projection published here is at your own risk.

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Accuracy and currency, and the limits of both.

We take care to publish what is accurate on the day it is written. The site is not, and cannot be, continuously updated.

Information here is believed to be accurate as at the date it was written or last revised. Tax rates, contribution caps, thresholds, regulatory references and other technical figures change from time to time. Where a page references a specific

figure, threshold, rule or regulator, that reflects our understanding at the date of writing and may be out of date by the time you read it.

The site sometimes references material from elsewhere: research findings, public datasets, regulator guidance, exchange rules, and figures published by the Australian Bureau of Statistics or the Reserve Bank of Australia. Where we do, we cite the source. We do not warrant the accuracy or the currency of third party material, and quoting from or linking to someone's work is not an endorsement of them.

If a figure or a rule on this site matters to a decision you are about to make, confirm the current position with us, with the relevant authority, or with another suitably qualified professional before you act on it.

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Before any financial product, the PDS and the TMD.

For any product mentioned here, the issuer's own documents set out what it actually is. A description on this site is context, not disclosure.

Where this site refers to a financial product, the description is brief and contextual. It is not a substitute for the issuer's full disclosure documents. Before acquiring any financial product mentioned here, obtain and consider the following.

- **For a cash account or a term deposit, the bank's terms.** The bank's terms and conditions, and its Product Disclosure Statement where it issues one. They set the rate, any bonus conditions, the notice needed to break a term and what happens at maturity.
- **The Product Disclosure Statement, or PDS.** The issuer's primary disclosure document. It sets out the features of the product, the fees, the risks, and the rights you acquire by holding it. Where a product has no PDS, which is the case for some wholesale and institutional products, the issuer's product

guide, term sheet or equivalent materials serve the same purpose, and we will provide them.

- **The Target Market Determination, or TMD.** Also issued by the product issuer, for a managed fund and any other product that must have one. It describes the class of consumer the product was designed for, so that you can judge whether that description sounds like you.
- **Personal advice**, from us or from another suitably qualified adviser, taking your particular circumstances into account.

Acquiring a financial product on the basis of information published on this site, without obtaining and considering the relevant disclosure documents and personal advice, is not what the site is for.

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