

# Important Information

## Disclaimer

The information on this website is general information only and is not intended to be a recommendation. We strongly recommend you seek advice from your financial adviser as to whether this information is appropriate to your needs, financial situation and investment objectives.

Whilst every care has been taken in the preparation of this website, Financial Planit Pty Ltd, its Directors, authors, consultants, editors and any persons involved in the construction of this website, expressly disclaim all and any form of liability to any person in respect of this website and any consequences arising from its use by any person in reliance upon the whole or any part of this website.

## Copyright

The information on this site, including the site source code is the property of Financial Planit Pty Ltd, and is subject to Copyright ©. Unauthorised use of the information on this website is not permitted.

Copyright in the information contained in this site subsists under the Copyright Act 1968 (Cth) and, through international treaties, the laws of many other countries. It is owned by Financial Planit Pty Ltd, unless otherwise stated. All rights reserved. You may download a single copy of this document and, where necessary for its use as a reference, make a single hard copy. Except as permitted under the Copyright Act 1968 (Cth) or other applicable laws, no part of this publication may be otherwise reproduced, adapted, performed in public or transmitted in any form by any process without the specific written consent of Financial Planit Pty Ltd.

## Terms and Conditions of Use

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 Queensland 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.

## Links

This website may contain a number of links to other Internet sites. The provision of these links does not mean Financial Planit Pty Ltd endorses or accepts any responsibility for the content, use or products and services made available through these websites. If you use these links, you acknowledge and agree that Financial Planit Pty Ltd is not responsible for the actions, content, accuracy, privacy policies, opinions expressed, services provided, or other links provided by these sites. You further acknowledge and agree that Financial Planit Pty Ltd is not responsible either directly or indirectly for any damage or loss caused by use or reliance on linked sites. Should you have any questions regarding these sites, you should address them directly with the relevant site administrator.

## Licensee

Financial Planit Pty Ltd (ABN: 38 108 693 410) is a Corporate Authorised Representative (No. 277345) of Capstone Financial Planning Pty Ltd. ABN 24 093 733 969. Australian Financial Services Licence No. 223135.

Level 1, 607 Bourke St, Melbourne VIC 3000

[www.capstonefp.com.au](http://www.capstonefp.com.au)

Phone: 1300 306 900

Email: [info@capstonefp.com.au](mailto:info@capstonefp.com.au)