Privacy Statement

The privacy of your personal information is important to us.

1. **Your adviser will ask you many questions. Why is so much information required?**

We collect your personal information to enable us to provide you with the products and services that are appropriate to your needs. Under the Corporations Act we are required to collect sufficient information to identify a person's needs, objectives and financial circumstances so that we can provide appropriate financial advice.

We will gather the information by asking you numerous questions about you and possibly your family. We will record this information. We endeavour to retain accurate, complete and up to date personal information about you so we will ask you to review the information from time to time.

If the information you provide to us is incomplete or inaccurate this will impact on our analysis of your requirements and may result in advice that is not appropriate to your needs and circumstances. If this does occur you will need to make your own assessment concerning the appropriateness of our advice.

2. **Access**

You may (subject to permitted exceptions) access your information by contacting us. We may charge a fee for providing access.

3. **We may provide personal information to :**

- your adviser and external product providers;
- organisations (who are bound by strict confidentiality) to whom we outsource certain functions such as our auditors. In these circumstances, information will only be used for our purposes;
- other professionals such as solicitors, accountants and stockbrokers when a referral is required;
- third parties when required to do so by law, e.g. legislation or Court Order.

4. **Our Privacy Policy**

As part of our commitment to client service and confidentiality we have adopted the National Privacy Principles as set out in the Privacy Act 1988 Schedule 3. If you require more details you can request a copy of our Privacy Policy from us.