

***Additional information incorporated into the SOA prepared by Craig Smith  
Authorised Representative (No 263524) of  
Dover Financial Advisers Pty Ltd AFSL 307248***

**Additional disclosures**

The Corporations Act 2001 and established industry best practice procedures prescribe a number of matters which should be disclosed to you as part of this Statement of Advice. These matters are set out below.

Please do not hesitate to contact me should you have any questions or concerns and you should not act on our advice unless you are satisfied it is appropriate to your circumstances.

**Referral arrangements and fees**

We do not have any referral arrangements which could influence this Statement of Advice and we have not paid any person for referring you to us.

**Conflicts of interest**

We do not have any relationships that may create a conflict of interest or influence our advice to you.

**Salaries to staff**

The payment of staff salaries does not influence our advice in any way. The provision of accounting services and other services for a fee does not influence our advice in any way.

**Incomplete or inaccurate advice**

Our advice is only as good as the information it is based on including the information you have provided to us. If the information you have provided to us is incomplete or inaccurate you should not rely on our advice and you should contact us immediately to provide complete and accurate advice and we will then prepare a Further Statement of Advice for you.

**What you should do if you are not happy with our advice**

If for any reason you are not sure what we are recommending, or why, you should not rely on our advice and you should seek clarification and further explanations from us.

We have researched any financial products recommended in this SOA and believe they are appropriate to your personal circumstances in terms of section 945A of the Corporations Act.

**Recommended product list**

Our recommended financial products are limited to the financial products on our approved product list and do not include all available financial products. A copy of the approved product list can be provided to you upon request.

**Risk disclosure and no guarantee of performance**

All financial products including products presented as “capital stable” contain some risk. So do investments that are not financial products, such as businesses and properties.

“Risk” means there is a possibility that you will lose capital value and/or the actual income from the financial product or other investment will be less than expected or performance will otherwise fall below expectations.

This risk derives from the general economic environment as well as the specific circumstances of the product provider. Risk applies to the general class of financial products we have recommended as well as the specific financial products.

We do not guarantee the performance of any financial products in any way.

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**Time limits and responsibility for implementing our advice**

You should not act on any recommendation after thirty days of the date of this Statement of Advice without us confirming in writing that our recommendations are still suited to you.

You should not act on any recommendation unless you instruct us to implement the advice for you. This is to ensure implementation is effective, is completed in accordance with accepted professional standards and is covered by our professional indemnity insurance arrangements.

We are not responsible for our recommendations if any other person implements them or if we are not asked to implement them for you.

**Annual review process**

Our Statement of Advice should be reviewed regularly to ensure it is appropriate to you. Economic conditions, the characteristics of the recommended financial products and your personal circumstances are all likely to change over time. You should request a review of your Statement of Advice if any of these change, and in any event within 12 months of this Statement of Advice.

The annual review process is an integral part of your financial plan and the simplest and most cost efficient way to ensure your financial plan remains relevant and suitable to your circumstances.

**Cooling off period**

There is a cooling off period of 14 days on any financial products including insurance products we may recommend and you may change your mind without penalty during this period if you acquire such a product.

**Protection of personal information**

Your personal information is protected by Dover Ethics, and the privacy laws. Your personal information will not be provided to anyone or used for any other purpose unless this is necessary to comply with the law. The Corporations Law requires your personal information to be retained by Dover Financial Advisers Pty Ltd for seven years.

**Scope of advice**

This statement of advice relates to the specific matters contained in it and does not aim to cover all aspects of your financial profile.

**Time horizon on investments**

All investments recommended in this statement of advice should be held for at least twenty years, except for cash deposits and similar cash based investments.

All financial products have been recommended for a period of at least twenty years and the underlying performance of the financial product will not be known until the end of that period.

**Taxation advice**

Taxation has not been considered in this SOA.