

## **GENERAL ADVICE DISCLOSURE**

The information provided to you does not constitute personal financial product advice. The information is of a general nature only and does not take into account your individual objectives, financial situation or needs. It should not be used, relied upon, or treated as a substitute for specific personal professional advice. Oceans Financial Services Pty Ltd recommends that you obtain your own independent personal professional advice before making any decision in relation to your particular requirements or circumstances.

Oceans Financial Services Pty Ltd does not warrant the accuracy, completeness or currency of the information provided. Past performance of any product discussed is not indicative of future performance.

This paperwork contains reference to third parties. Details of these third parties have been provided solely for you to obtain further information about other relevant products and entities in the market. Oceans Financial Services Pty Ltd has no control over the information third parties have, or the products or services offered, and therefore make no representations regarding the accuracy or suitability of such information, products or services. You are advised to make your own enquiries in relation to third parties. Our inclusion of any third-party content is not an endorsement of that content or the third party.

We urge you to read any Product Disclosure Statements for any financial products you are considering, this will assist you in making an informed decision before proceeding. Please contact us should you have any questions or concerns.

At your request, we can provide comprehensive personal financial planning advice with a Maven Capital Pty Ltd (AFSL 418504) authorized planner. If you choose to use a Maven Capital Pty Ltd planner, he or she will complete a thorough review of your financial circumstances. They will then be able to consider your individual objectives, your current financial situation and needs before recommending a suitable strategy that meets your specific requirements.

Oceans Financial Services Pty Ltd is a corporate authorized representative (CAR No. 1301782) of Maven Capital Pty Ltd (AFSL 418504).

Full Name			
Date			

Signature