

WEBSITE LEGAL DISCLAIMER

GENERAL ADVICE WARNING

In preparing any advice in this site Seymour Financial Security Pty Ltd, ABN 36 678 065 696 trading as Seymour Financial Security has not taken into account any particular persons objectives, financial situation or needs. Investors should, before acting on this information, consider the appropriateness of this information having regard to their personal objectives, financial situation or needs. We recommend investors obtain financial advice specific to their situation before making any financial investment or insurance decision.

Seymour Financial Security Pty Ltd, ABN 36 678 065 696 trading as Seymour Financial Security, Ben Seymour is an Authorised Representative of MLC Financial Planning ABN 96 002 071 749, a member of the National Australia Group of companies.

TERMS AND CONDITIONS

These are the terms and conditions for use of this site and access to the information contained on this site.

Neither MLC Financial Planning ABN 96 002 071 749,, an Australian Financial Services Licensee, nor its authorised representatives Ben Seymour or Seymour Financial Security warrant or represent that the information in this site is free from errors or omissions or is suitable for your intended use. MLC Financial Planning is a wholly owned subsidiary of National Australia Bank Limited ABN 12 004 044 937.

1. MLC Financial Planning, its authorised representatives and other members of the National Australia Group of companies:

- (a) do not give any warranty or make any representation as to the accuracy, reliability, completeness or security of the information contained in this site and as to changes in circumstances after the date of publication that may impact on the accuracy of the information;
- (b) may change and update the information from time to time;
- (c) make no representation in relation to, and are not responsible in any way, for any other site you access through this site; and
- (d) own the copyright in the information in this site.

2. Any trade marks appearing in this site are the trade marks of a member of the National Australia Group of companies or a third party. Users must not use or reproduce any of the trademarks that appear in this site.

3. Users of this site must not:

- (a) do anything to alter or modify the information in this site;
- (b) use the material in this site for any purpose other than as a source of information for personal use unless authorised to the contrary;
- (c) distribute, copy or otherwise reproduce in any way any of the material available from this site unless it is expressly authorised;
- (d) post any material which is defamatory, in breach of copyright, in breach of the Trade Practices Act or otherwise in any way unlawful or inappropriate.

4. Users can print a hard copy of material on this site for their personal use only other than material where this is prohibited by a notice to that effect in this site.

5. The information contained in this site is general information only made available to residents of Australia and its territories and New Zealand and is not intended to be a

recommendation, offer or invitation to take up securities or other investments. You should seek advice from an appropriately qualified professional on whether the information is appropriate for your particular needs, financial situation and investment objectives.

6. MLC Financial Planning and other members of the National Australia Group of companies are not liable in any way to any person for any loss, damage, cost or expense incurred as a result of the material contained in this site or from unauthorised access to, or any misuse of this site including, without limitation, any negligence by MLC Financial Planning and other members of the National Australia Group of companies.

7. All references in this site to "\$" or "dollars" are references to Australian currency unless otherwise stated.

8. Users of this site agree to indemnify MLC Financial Planning and other members of the National Australia Group of companies from all liability, cost and expense, (including legal fees) arising directly or indirectly from the use or distribution by any person of material placed in the site by the user or from the alteration, modification of or addition to material on the site by the user.

9. No information, feedback, questions or comments placed on this site by any person other than MLC Financial Planning and other members of the National Australia Group of companies will be confidential or authorised or otherwise endorsed. MLC Financial Planning and other members of the National Australia Group of companies can reproduce, use, disclose and distribute the information to others in their absolute discretion.

10. Links to other sites are provided for your convenience only. Any such links do not constitute or imply endorsement or recommendations of any other company, product or service or any affiliation between MLC Financial Planning and other organisation (unless otherwise expressly stated). MLC Financial Planning does not control and is not responsible or the content of any other site accessed via this site.

11. You consent to MLC Financial Planning monitoring your use of this site.