

TERMS AND CONDITIONS These are the terms and conditions for use of this site and access to the information contained on this site. 1. GWM Adviser Services Limited, 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 on 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 the content of any other site you access via this site; and (d) own the copyright in the information on this site. 2. Any trade marks appearing on 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 on this site. 3. Users of this site must not: (a) do anything to alter or modify the information on this site; (b) use the material on 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 on this site. 5. The information contained on this site is made available to residents of Australia and its territories and is not intended to be a recommendation, offer or invitation to take up securities or other investments. 6. GWM Adviser Services Ltd 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 on this site or from unauthorised access to, or any misuse of this site including, without limitation, any negligence by GWM Adviser Services Ltd and other members of the National Australia group of companies. 7. All references on this site to "\$" or "dollars" are references to Australian currency unless otherwise stated. 8. Users of this site agree to indemnify GWM Adviser Services Ltd 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 on the site by the user or from the alteration, modification of or addition to material on the site by the user. 9. GWM Adviser Services Ltd and other members of the National Australia group of companies do not endorse and are not responsible for information, feedback, questions or comments placed on this site by third parties. GWM Adviser Services Ltd 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 GWM Adviser Services Ltd and other organisation (unless otherwise expressly stated). GWM Adviser Services Ltd does not control and is not responsible for the content of any other site accessed via this site. 11. You consent to GWM Adviser Services Ltd monitoring your use of this site.

ADVICE WARNINGS AND CORE DISCLOSURES Any advice on this website is of a general nature only and may not be right for you Any advice on www.cookcook.com.au is of a general nature only and has not been tailored to your personal circumstances. Please seek personal advice prior to acting on this information. Before making a decision to acquire a financial product, you should obtain and read the Product Disclosure Statement (PDS) relating to that product. Wherever performance has been referred to on this website, remember that past performance is not a reliable guide to future returns. The information provided on this website reflects our understanding of existing legislation, proposed legislation, rulings etc as at the date of issue. In some cases the information has been provided to us by third parties. While it is believed the information is accurate and reliable, this is not guaranteed in any way. Opinions on this website constitute our judgement at the time of issue

and are subject to change. Neither, the Licensee or any of the National Australia group of companies, nor their employees or directors give any warranty of accuracy, nor accept any responsibility for errors or omissions in this document. From time to time members of the National Australia group of companies, associated employees or agents may have an interest in or receive monetary or other benefits from the financial products and services mentioned on this website. The Licensee is associated with issuers of MLC Investments Ltd, MLC Ltd, Wealthhub Securities Limited, Jana Investment Advisers Pty Ltd, PFS Nominees Pty Ltd, MLC Nominees Pty Ltd, Navigator Australia Ltd, NULIS Nominees (Australia) Limited and National Australia Bank Ltd products and services. GWM Adviser Services Limited ABN 96 002 071 749, trading as Garvan Financial Planning, an Australian Financial Services & Credit Licensee, AFSL number 230692, registered office at 105 –153 Miller St North Sydney NSW 2060 and a member of the National Australia group of companies.