

## **Important Limitations on Our Advice**

The law requires that recommendations made to clients are consistent with their financial needs and objectives and have a reasonable basis. The Advice must be appropriate and in the clients best interest. This Statement of Advice is based on information that you have provided. If you believe we have misinterpreted or overlooked some relevant information, it is your responsibility to bring this to our attention before proceeding with this proposal.

The scope of this advice is limited to areas defined in the Statement of Advice. No responsibility is accepted in relation to any other aspect of your financial circumstances. You are warned that there may be issues beyond the scope of this advice which may impact on outcomes. We have made reasonable efforts to identify such issues, where it is in our power to do so. If there is any information that has not been provided to us, or about which you have not sought our advice, you risk making a financial decision that may not be appropriate to your needs and circumstances and financial loss may occur.

In preparing this Statement of Advice, we have relied on information supplied to us, which, where reasonable, we have assumed to be correct. Whilst reasonable efforts have been made to substantiate such information, no responsibility can be accepted if the information is incorrect or inaccurate.

This advice is prepared solely for the use of the client to whom it is addressed and we do not accept any liability whatsoever to third parties.

Advice in this report is based on current information and should only be considered current for one month from the date of this report. After that time you should not act on any of the recommendations without further reference to us.

Whilst every effort has been made to include relevant tax and social security considerations, you are advised to discuss your annual tax liability and the tax and social security implications of this advice with your tax adviser as the estimates contained herein are intended as a guide only.

Estimates of income and capital growth are based on assessments of current and likely future economic conditions, as well as investment past and likely future performances. Such figures are purely estimates and may vary with changing circumstances.

Each paragraph of this disclaimer shall be deemed to be separate and severable from each other. If any paragraph is found to be illegal, prohibited or unenforceable, then this shall not invalidate any other paragraphs.