

## tax advice disclaimer

Your adviser provides financial planning advice that includes considering the tax implications relevant to that advice based on Australian tax law. This advice is not intended to be a substitute for specialised taxation advice or a complete assessment of your liabilities or claim entitlements under taxation law. We recommend you consult with a registered tax agent for this professional advice.

Any tax estimates provided by us are intended as a guide only on Australian matters and are based on our general understanding of Australian taxation laws.

Where we have used information provided by your tax agent, we are not responsible for the accuracy of that information. We do not provide taxation considerations or advice for any other country or jurisdiction. Should you have to report income for tax matters overseas, you should seek your own independent advice on these matters prior to acting on our advice.



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