Disclaimer

The information contained in this website and any of the resources available through it including eBooks, fact sheets and seminars ('Content') has been prepared and issued by SFG Private Wealth Pty Ltd (Corporate Authorised Representative No 1268816) and its related entities Spring FG Accounting Pty Ltd, Spring FG Finance Pty Ltd (Australian Credit Licence 493159), Spring FG Realty Pty Ltd, Spring Equities (trading name) and/or Wealth Adviser Financial Education (trading name) ("Spring Financial Group").

All intellectual property relating to the Content vests with Spring Financial Group.

The Content has been prepared for general information purposes only and is not (and cannot be construed or relied upon as) personal advice. No investment objectives, financial circumstances or needs of any individual have been taken into consideration in the preparation of the Content. Financial products entail risk of loss, may rise and fall, and are impacted by a range of market and economic factors, and you should always obtain professional advice to ensure trading or investing in such products is suitable for your circumstances.

Under no circumstances will any of Spring Financial Group, its officers, representatives, associates or agents be liable for any loss or damage, whether direct, incidental or consequential, caused by reliance on or use of the Content.

This Content is restricted to Australian residents and is for the intended recipient only. From time to time, Spring Financial Group representatives or associates may hold interests in or transact in companies or products mentioned herein, and may receive fees or other benefits, in connection with the making of any recommendation or facilitating a transaction in such companies or products.

Spring' FINANCIAL GROUP Sydney Head Office Level 11, 95 Pitt Street Sydney NSW 2000 T 02 9248 0422

Published by SFG Private Wealth Pty Ltd SFG Private Wealth is Corporate Authorised Representative (1268816) of Wealth Today Pty Ltd (AFSL 340289)