



NO ADVICE WAIVER

I/We , the undersigned, acknowledge that no personal advice was given by GuardianFP Ltd trading as Guardian Financial Planning (GFP) – ABN 40 003 677 334, AFSL No. 237641 –or by Refund Easy Pty Ltd , an authorised representative of GFP. Accordingly a statement of advice has not been prepared.

I/We take full responsibility for for the choice of financial product, and acknowledge that it is our/my sole decision to do so and request that the lodgement of this financial product take place without further consultation. An analysis has not been undertaken of my/our investment objectives, financial situation or particular needs. I/We understand that a Statement of Advice can be requested by me/us if I/we supply my adviser with our/my investment objectives, financial situation or particular needs subject to an advice fee.

CLIENT NAME(S)

CLIENT SIGNATURE(S)
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DATE / /
ADVISER NAME

ADVISER SIGNATURE
DATE / /