

Steadfast
STRENGTH WHEN YOU NEED IT
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OSMAN
INSURANCE
BROKERS

GENERAL ADVICE WARNING

The advice referred to in this GAW has been given by:
Osman Insurance Brokers Pty Limited ABN 25 000 764 938
Australian Financial Services Licence No. 238780

Ground Floor
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RETAIL CLIENTS:

Under the Corporations Act 2001 (The Act) Retail Clients are provided with additional levels of protection from other insurance purchasers. For General Insurance The Act defines Retail Clients as:

Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people.

And that are being provided a financial service or product that relates to the following insurance covers:

Motor Vehicle (under 2 tonne), Home building, contents, personal and domestic, Sickness and Accident or Travel, Consumer Credit, Medical Indemnity and other classes as prescribed by regulations.

IMPORTANT NOTICE - WHAT ADVICE IS BEING PROVIDED (RETAIL CLIENTS ONLY):

If you are a Retail Client (refer above) and a Statement of Advice has not been provided to you with this invoice then the advice that we are giving you related to this transaction is General Advice.

General Advice is advice that has been prepared without considering your current objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objectives, financial situation or needs.

If the advice provided relates to the acquisition or possible acquisition of a new insurance policy you should consider the enclosed PDS prior to making the decision to purchase this product. Information regarding the income we have been paid by the insurer for this transaction is available upon request.

PLEASE NOTE THAT THE POLICY WORDING WITH THE PRODUCT DISCLOSURE STATEMENT HAS PREVIOUSLY BEEN SENT OUT TO YOU. IF YOU ARE UNABLE TO LOCATE THESE DOCUMENTS, CONTACT OUR OFFICE AND WE WILL SEND YOU A COPY