



Advice Warnings, Disclaimers and Stationery Guide

September 2020

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ABN, AFSL and ACL

Entity	ABN	AFSL and ACL No.
Matrix Planning Solutions Limited	45 087 470 200	238256

The standard disclosures and disclaimer statements used in this Advice Warnings, Disclaimers and Stationery Guide (the Guide) is suitable for most of the marketing material you develop. The content can be relied upon when you develop content on your website, newsletters, presentations, and seminar presentations containing information regarding tax, superannuation or Centrelink, projections and information about past performance.

You should rely on this Guide by including the relevant disclosures and disclaimers on documents requiring Compliance sign off.

It is a requirement that you send all of your sign-off requests to the Compliance team at compliance@matrixplan.com.au.

Please consult the Compliance team to ensure all necessary disclaimers are in place prior to use.

Advisers core disclosure

To be used on all client facing documents including letterhead, websites and email signature

Individual Authorised Representative

[Advisers name] Authorised Representative of Matrix Planning Solutions Limited ABN 45 087 470 200, AFSL & ACL No. 238256.

Corporate Authorised Representative trading as

[Advisers name], [Advisers registered or trading business name], Corporate Authorised Representative of Matrix Planning Solutions Limited ABN 45 087 470 200, AFSL & ACL No. 238256.

Corporate Authorised Representative

[Corporate Authorised Representative Name], Corporate Authorised Representative of Matrix Planning Solutions Limited ABN 45 087 470 200, AFSL & ACL No. 238256.

Note: ABNs are not required on all marketing material but are compulsory on Websites and Letterhead.

It is preferred that the 'trading as' business name of CARs and ABNs be included in core disclosures, and the adviser's name as well as the AR or CAR number where possible.

Advertorials, flyers, newsletters, letters

Where the document is being sent by an adviser

Important information

[Insert Advisers Core Disclosure] This information is of a general nature only and has been prepared without taking into account your particular financial needs, circumstances and objectives. While every effort has been made to ensure the accuracy of the information, it is not guaranteed. You should obtain professional advice before acting on the information contained in this publication.

Where the document is being sent by an adviser's business

This information is of a general nature only and has been prepared without taking into account your particular financial needs, circumstances and objectives. While every effort has been made to ensure the accuracy of the information, it is not guaranteed. You should obtain professional advice before acting on the information contained in this publication. [Insert Advisers Corporate Authorised Representative Core Disclosure]

If the document makes reference to a financial product you must also include:

You should read the Product Disclosure Statement (PDS) before making a decision about a product.

If the document contains a case study you must also include:

This case study and any graphs or examples included in this case study are for illustrative purposes only and are based on specific assumptions and calculations. Individual circumstances may vary and this will alter the outcome. The case study does not represent any forecast or guarantee of return.

If the document contains any information regarding tax, superannuation or Centrelink entitlements you must also include:

Superannuation, tax, Centrelink and other relevant information is based on our interpretation and continuation of law current as at the date of this document. The information contained in this document does not constitute legal or tax advice. You should seek expert advice in this regard.

If the document contains information about the projections or potential returns for a product you must also include:

This document may contain certain forward-looking statements. Forward-looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties and other factors, many of which are beyond our control. You should not place reliance on forward-looking statements. To the maximum extent permitted by law, we and Matrix Planning Solutions Limited disclaims all liability and responsibility for any direct or indirect loss or damage which may be suffered as a result of relying on anything in this document including any forward-looking statements.

If the document contains information about past performance for a product you must also include:

Past performance is not an indication of future performance.

Emails

Suggested Email Disclaimer

This e-mail message is intended only for the addressee(s) and contains information which may be confidential or legally privileged. If you are not the intended recipient please advise the sender by return e-mail, do not use, copy or disclose the contents, and delete the message and any attachments from your system. Unless specifically indicated, this email does not constitute formal advice or commitment by the sender, Matrix Planning Solutions Limited (ABN 45 087 470 200) or its related entities. Any views expressed in this message are those of the individual sender, except where the sender specifically states them to be the views of Matrix Planning Solutions Limited.

E-mail communications cannot be guaranteed to be timely, secure, error or virus-free. The sender does not accept liability for any errors or omissions which arise as a result.

Unsubscribe – this must be included at the bottom of any email

You have received this free [e.g. newsletter] as a subscriber of [Advisers name] website. If you no longer wish to receive this electronically, please reply to this email typing 'Unsubscribe' in the Subject field or click the unsubscribe link.

Email signature samples

Authorised Representative use only

Regards

<AR/CR Name>

<Position>, <Corporate AR Name>

**Authorised Representative <and if applicable > Credit Representative, Matrix Planning Solutions Limited
AFSL & ACL No. 238256**

☎ <Corporate AR Phone> | ☎ <Corporate AR Fax> | 🌐 <Corporate AR website>

✉ <Corporate AR business address> | <Corporate AR postal address>

This e-mail message is intended only for the addressee(s) and contains information which may be confidential or legally privileged. If you are not the intended recipient please advise the sender by return e-mail, do not use, copy or disclose the contents, and delete the message and any attachments from your system. Unless specifically indicated, this email does not constitute formal advice or commitment by the sender, Matrix Planning Solutions Limited (ABN 45 087 470 200) or its related entities. Any views expressed in this message are those of the individual sender, except where the sender specifically states them to be the views of Matrix Planning Solutions Limited.

E-mail communications cannot be guaranteed to be timely, secure, error or virus-free. The sender does not accept liability for any errors or omissions which arise as a result.

Non Authorised Representatives / office staff

Regards,

< Name>

<Position>

<Corporate AR Name>

Corporate Authorised Representative of Matrix Planning Solutions Limited AFSL & ACL No.238256

☎ <Corporate AR Phone> | ☎ <Corporate AR Fax> | 🌐 <Corporate AR website>

✉ <Corporate AR business address> | <Corporate AR postal address>

This e-mail message is intended only for the addressee(s) and contains information which may be confidential or legally privileged. If you are not the intended recipient please advise the sender by return e-mail, do not use, copy or disclose the contents, and delete the message and any attachments from your system. Unless specifically indicated, this email does not constitute formal advice or commitment by the sender, Matrix Planning Solutions Limited (ABN 45 087 470 200) or its related entities. Any views expressed in this message are those of the individual sender, except where the sender specifically states them to be the views of Matrix Planning Solutions Limited.

E-mail communications cannot be guaranteed to be timely, secure, error or virus-free. The sender does not accept liability for any errors or omissions which arise as a result.

Presentations and documents provided at a seminar

General Advice Warning – this must be included in material / presentations provided at a seminar

Important Information:

This information is intended to provide general information only and has been prepared without taking into account any particular person's objectives, financial situation or needs. Any general advice contained within or given during this presentation (whether orally or in writing) does not consider your individual objectives, financial situation or needs. Nothing in this presentation is intended to be investment, financial advice or a recommendation to invest in a financial product. Before acting on such information, you should consider the appropriateness of the information having regard to your personal objectives, financial situation or needs. In particular, you should obtain professional advice before acting on the information contained in this presentation.

[Insert Advisers Core Disclosure]

If the presentation contains a case study you must also include:

This case study and any graphs or examples included in this case study are for illustrative purposes only and are based on specific assumptions and calculations. Individual circumstances may vary and this will alter the outcome. The case study does not represent any forecast or guarantee of return.

If the presentation contains any information regarding tax, superannuation or Centrelink entitlements you must also include:

Superannuation, tax, Centrelink and other relevant information is based on our interpretation and continuation of law current as at the date of this presentation. The information contained in this presentation or given during this presentation does not constitute legal or tax advice. You should seek expert advice in this regard.

If the presentation contains information about the projections or potential returns for a product you must also include:

This presentation may contain certain forward-looking statements. Forward-looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties and other factors, many of which are beyond our control. You should not place reliance on forward-looking statements. To the maximum extent permitted by law, we and Matrix Planning Solutions Limited disclaims all liability and responsibility for any direct or indirect loss or damage which may be suffered as a result of relying on anything in this document including any forward-looking statements.

If the presentation contains information about past performance for a product you must also include:

Past performance is not an indication of future performance.

Seminar invitation

Important information

Matrix Advisers are Authorised Representatives of Matrix Planning Solutions Limited ABN 45 087 470 200, AFSL and ACL 238256.

Providing general advice verbally (not at a seminar or conference)

In situations where a verbal general advice warning is given, ASIC allows the general advice warning to be simplified. When you give this simplified warning, you are only required to tell the client that the advice:

- Is general in nature and
- May not be appropriate for the clients' needs.

Examples of simplified verbal general advice warnings include:

- "This advice is not tailored, so you can't assume it will be suitable for you."
- "This advice is general—it may not be right for you."
- "This advice may not be suitable for you because it is general advice."
- "You will need to decide whether this advice meets your needs because I haven't considered this."

No advice warning (intra fund advice to employers)

No Advice Warning – this must be given to the employer in writing prior to providing or agreeing to provide a service to an employer.

Please note that any services provided to you by us, are limited to the provision of factual information only and does not include the provision of financial product advice. Any information we provide to you does not, and is not intended to, contain or imply any recommendation, opinion or advice of any kind.

Market update / Analysis / Research

Important information

[Insert Advisers Core Disclosure] This information is of a general nature only and has been prepared without taking into account your particular financial needs, circumstances and objectives. No representation or warranty is made as to the accuracy, completeness or reliability of any estimates, opinions, conclusions or other information contained in this document. This document may contain certain forward-looking statements. Forward-looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties and other factors, many of which are beyond our control. You should not place reliance on forward-looking statements. To the maximum extent permitted by law, we and Matrix Planning Solutions Limited disclaims all liability and responsibility for any direct or indirect loss or damage which may be suffered as a result of relying on anything in this document including any forward-looking statements. Past performance is not an indication of future performance.

Where the adviser forwards material that is not created by Matrix.

[Note: material can only be forwarded where you have received consent from the owner of the material to provide it to other people]

Please find attached **[material prepared by – insert name of material]** (Material). Matrix Planning Solutions Limited and its related bodies corporate do not endorse or make any representations as to the accuracy or suitability of the information contained in the Materials including but not limited to any links to websites and does not accept any responsibility or liability for the content of the Material. This information is not advice. Before acting on any information, you should first seek financial advice from your financial adviser and where appropriate review and consider the relevant Product Disclosure Statement.

Website disclaimer

The footer or similar of every page on website needs a link back to 'Important Information', Terms and Conditions, etc and/or Advisers Core Disclosure on each page.

[Insert Advisers Core Disclosure] Note: CAR ABNs are compulsory on Websites.

Website terms and conditions

This information must be included on your website. We recommend a hyperlink from the home page with the heading "Website Terms and Conditions".

The information provided on this website is intended to provide general information only and the information has been prepared without taking into account any particular person's objectives, financial situation or needs. Before acting on such information, you should consider the appropriateness of the information having regard to your personal objectives, financial situation or needs. In particular, you should obtain professional advice before acting on the information contained on this website and review the relevant Product Disclosure Statement (PDS).

Relevant PDSs can be obtained by contacting us. No representation or warranty is made as to the accuracy, completeness or reliability of any estimates, opinions, conclusions or other information contained on this website. This website may contain certain forward-looking statements. Forward-looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties and other factors, many of which are beyond our control. You should not place reliance on forward-looking statements. To the maximum extent permitted by law, we and Matrix Planning Solutions Limited disclaims all liability and responsibility for any direct or indirect loss or damage which may be suffered as a result of relying on anything on this website including any forward-looking statements. Past performance is not an indication of future performance.

[Insert Advisers Core Disclosure]

Privacy Policy

We respect your privacy and are committed to ensure that any Personal Information we collect about you is handled in accordance with the provisions of the Privacy Act 1988 and the Australian Privacy Principles and any other applicable privacy related laws. Further information on how we handle your personal information is explained in our Matrix Privacy Policy which can be accessed here **[insert link to Matrix Privacy Policy or PDF of document]**.

Website Content

The materials displayed on this site including without limitation all information, text, materials, graphics, software, advertisements, names, logos and trademarks (if any) on this site (Content) are protected by copyright, trademark and other intellectual property laws unless expressly indicated otherwise. You must not modify, copy, reproduce, republish, frame, upload to a third party, post, transmit or distribute this content in any way except as expressly authorised in writing by us or Matrix Planning Solutions Limited. You may view this site using your web browser and save an electronic copy, or print out a copy, of parts of this website solely for your own information, research or study, but only if you keep all content intact and in the same form as presented on this site (including without limitation all copyright, trademark and other proprietary notices and all advertisements). You must not use this site or the information on this site in any manner or for any purpose which is unlawful or in any manner which violates any of our rights or the rights of Matrix Planning Solutions Limited.

Advertising and Links to Other Websites

This site contains links to third party sites. These linked websites are not under our control or the control of Matrix Planning Solutions Limited (Matrix) and neither we nor Matrix is not responsible for the content of any linked website or any hyperlink contained in a linked website. Matrix provides these hyperlinks to you as convenience only and the inclusion of any link does not imply any endorsement of the linked website by us or Matrix. A link made to any such website is entirely at your own risk.

The information on this website is provided for Australian residents only, and where indicated, may be limited to specific states and territories of Australia. The law applicable to [insert State or Territory] will apply to this website unless other states or territories are expressly provided.

Website – collection of personal information

Where the practice website is used to collect client information e.g. subscribe to a practice newsletter the following disclaimer may be used.

Where the client is only signing up for receipt of an email newsletter

Please note that by clicking submit you are consenting to the receipt of our newsletter via email from our firm.

Where the client is only signing up for the newsletter and other marketing purposes. Please ensure you edit the marketing areas which you intend to use the personal details

Please note that by clicking submit you are consenting to the receipt of our newsletter, marketing <insert other purposes> via email/mail/phone from our firm.

Websites - related business or referral partners

Where you have related group of businesses that provide services other than financial planning services:

[Advisers Corporate Authorised Representative Name or, trading as business name], is a Corporate Authorised Representative to provide financial advice services only under Matrix Planning Solutions Limited (Matrix) ABN 45 087 470 200, AFSL & ACL No. 238256. All other services provided by [XX Group of companies] (and their related entities) are not the responsibility of, nor endorsed by Matrix and this includes related services provided by referral partners or associated professionals.

Websites and social media

General advice warning:

The information provided on this webpage is intended to provide general information only and the information has been prepared without taking into account any particular person's objectives, financial situation or needs. Before acting on such information, you should consider the appropriateness of the information having regard to your personal objectives, financial situation or needs. Please click here [insert your business website link] to find out more about the services we offer.

Simplified general advice warning (for social media)

Where possible, you must include the simplified general advice warning where general advice is given. This could appear on the foot of a post that you make on social media.

This is general information and does not consider your circumstances. Before acting on such information, you should consider the appropriateness of the information having regard to your personal objectives, financial situation or needs.

SMS, MMS and Instant messages

Unsubscribe – this must be included at the bottom of any SMS, MMS or instant message

'To unsubscribe reply stop'

Letterhead samples

Note: Adviser AR number not compulsory as part of core disclosure for MPS corporate letterhead but preferred.

Branding: Licensee only



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123 Your Street
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Sydney NSW 1234

T + 61 2 1234 5678

M 1234 123 123

E admin@abcfp.com.au

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ABC Financial Planning Pty Ltd ABN XX XXX XXX XXX is a Corporate Authorised Representative
(No. XXXXXX) of Matrix Planning Solutions Limited ABN 45 087 470 200 AFSL & ACL 238256

Branding: Co-branded Licensee and Practice

<Company Logo>

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ABC Financial Planning Pty Ltd ABN XX XXX XXX XXX is a Corporate
Authorised Representative (No. XXXXXX) of Matrix Planning Solutions
Limited ABN 45 087 470 200 AFSL & ACL 238256

Branding: 'White Label' – Practice only



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ABC Financial Planning Pty Ltd ABN XX XXX XXX XXX is a Corporate Authorised Representative
(No. XXXXXX) of Matrix Planning Solutions Limited ABN 45 087 470 200 AFSL & ACL 238256

Business Card samples


TIP: Core disclosure must be on the same side as the adviser's name and business details.

Adviser AR number not compulsory as part of core disclosure for MPS corporate business cards but is preferred.

Branding: Co-branded Licensee and Practice

	
Adviser Name	ABC Financial Planning Pty Ltd
Title	
T: + 61 2 1234 5678	123 Your Street
M: 1234 123 123	Sydney NSW 2000
E: admin@abcfp.com.au	PO Box 123
www.abcfp.com.au	Sydney NSW 1234
	Adviser Name is an Authorised Representative (No. XXXXXX)/ABC Financial Planning Pty Ltd is a Corporate Authorised Representative (No. XXXXXX) of Matrix Planning Solutions Limited ABN 45 087 470 200 AFSL & ACL 238256

Branding: 'White Label' Practice only

	
Adviser Name	ABC Financial Planning Pty Ltd
Title	
T: + 61 2 1234 5678	123 Your Street
M: 1234 123 123	Sydney NSW 2000
E: admin@abcfp.com.au	PO Box 123
www.abcfp.com.au	Sydney NSW 1234
Adviser Name is an Authorised Representative (No. XXXXXX)/ABC Financial Planning Pty Ltd is a Corporate Authorised Representative (No. XXXXXX) of Matrix Planning Solutions Limited ABN 45 087 470 200 AFSL & ACL 238256	

NOTE: It is preferred that where a Corporate Authorised Representative structure exists, this must be disclosed on the front of the business card as the 'core disclosure' rather than the individual Authorised Representative 'core disclosure' including AR numbers.