**General advice and product warning**

“The information (including taxation) in this website is general advice only and does not constitute personal advice. It has been prepared without taking into account any of your individual objectives, financial solutions or needs. Before acting on this advice you should consider the appropriateness of this advice, having regard for your own objectives, financial situation and needs. You should seek personal financial advice from a qualified financial adviser before acting on the advice.

(Please consider a Product Disclosure Statement before deciding whether to buy or keep a product.)”

Please note that past performance is no guarantee of future performance.

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