

***Additional information incorporated into the SOA prepared by an authorized representative of
Dover Financial Advisers Pty Ltd AFSL 307248 after 12 March 2014***

Additional terms and conditions of the adviser and client relationship

The provisions of this document form part of our statement of advice to you and comprise additional terms and conditions of our contract with you under any SOA dated after 12 March 2014. You should refer to Dover Financial Advisers Pty Ltd for details of the additional terms and conditions that applied to SOAs provided before this date.

These provisions set out our promises to you as our client and your promises to us and to Dover Financial Advisers Pty Ltd as your advisers.

Dover ethics

Dover Financial Advisers Pty Ltd, its directors and staff and each representative ("Dover") are actively committed to a code of ethics designed to achieve best practice in financial planning by emphasising your rights and entitlements as a client at all times.

Observing a formal code of ethics is a mark of a professional person. The Dover code of ethics includes compliance with the Corporations Act 2001, ASIC's regulatory guidelines and similar laws, and extends to a more demanding code of behaviour designed to enhance the standing and perception of Dover with you, the public and the financial planning profession.

Fiduciary duty

Dover advisors accept a fiduciary duty, or a duty of utmost good faith, to each client. This means your interests are paramount and dominate the Dover financial planning process.

Dover advisors will do all things necessary to ensure the best possible results for you at all times and will not place themselves in a position where there is an undisclosed or unresolved conflict of interest.

Integrity and fairness

Dover advisors exemplify integrity and fairness in all client relationships.

Dover accepts your trust, and will honour that trust by displaying integrity, fairness, honesty, candour and personal integrity at all times.

Dover will not do, or fail to do, anything that will breach the trust you have placed in it.

Confidentiality and privacy

Your client information will be secured and access controlled in accordance with professional standards of complete confidentiality and privacy laws and regulations.

All Dover advisors provide copies of statements of advice, fact finders and related documents to Dover to allow it to satisfy the requirements of the Corporations Act and ASIC's requirements regarding the retention of financial advice records.

Knowledge standards

Dover advisors commit to a high standard of continuing professional education and training including private reading and research, regular attendance at technical and professional training and constant study of the Corporations Act rules and regulations concerning the financial planning process and related fields.

Dover advisors commit to an on-going process of self-improvement in the preparation and delivery of financial services to you and other clients.

Dover advisors confirm their on-going professional education and training, including their formal training plans, provided by Dover have been assessed as relevant to their individual practices and the needs of their clients.

Dover advisors follow training plans provided to them by Dover without any further affirmation and have agreed that these plans are relevant to their practices and the particular financial services they provide to their clients.

Dover advisors observe all laws and regulations applying to financial planning and in particular the financial planning process and the preparation of statements of advice and similar documents for clients.

Dover advisors affirm that they have read and understood the Dover Compliance Manual and Advisor Handbook and have agreed to observe and be bound by all procedures contained in it. This includes client complaint procedures and breach reporting procedures. Dover advisors agree that it is a condition of their contract with Dover to observe all the requirements set out in the Dover Compliance Manual and Advisor Handbook.

Dover advisors affirm that they research all recommended financial products and comply with the Dover Guide to Effective Statements of Advice, ASIC Regulatory Guideline 175, other ASIC guidelines and the Corporations Act when preparing statements of advice and similar client advice communications.

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Dover advisors affirm that they have read and understood all written communications provided to them by Dover and will comply with Dover's requirements regarding professional standards and the conduct of their practices.

Referral arrangements and fees

We do not have any referral arrangements which could influence this statement of advice and we have not paid any person for referring you to us other than as disclosed elsewhere in this SOA.

Conflicts of interest

We do not have any relationships that may create a conflict of interest that would influence our advice to you.

Salaries to staff and other services to you

The payment of staff salaries does not influence our advice in any way. The provision of accounting services and other business services to you for a fee does not influence our advice in any way.

Incomplete or inaccurate advice

Our advice is only as good as the information you provide to us. We are required to warn you that the advice may be based on incomplete or inaccurate information relating to your relevant personal circumstances. Hence, before acting on the advice, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs.

You should not rely on our advice and you should contact us immediately to provide complete and accurate advice if the information you have provided to us is incomplete or inaccurate. We will then prepare a further statement of advice for you.

What you should do if you are not happy with our advice

If for any reason you are not sure what we are recommending, or why, you should not rely on our advice and you should seek clarification and further explanations from us.

We have researched any financial products recommended in this SOA and believe they are appropriate to your personal circumstances and in your best interests under the Corporations Act.

Recommended product list

The recommended financial products are limited to those on our approved product list and do not include all available financial products.

A copy of the approved product list can be provided to you upon request.

Risk disclosure and no guarantee of performance

All investments, including products presented as "capital stable" or "conservative" contain some risk. So do investments that are not financial products, such as businesses and properties.

"Risk" means there is a possibility that you will lose capital value and/or the income from the financial product or other investment will be less than expected or performance will otherwise fall below expectations. This risk derives from the general economic environment as well as the specific circumstances of the product provider.

Accordingly we do not guarantee the performance of any investment in any way and we are not responsible if you lose capital value or the income from the investment is less than expected.

Your responsibilities as a client

We believe our advice is in your best interests and is appropriate to you at the time it is provided. However, certain aspects of our advice are largely outside our control and are mainly within your control. Therefore responsibility for these matters largely remains with you.

You are responsible for ensuring that our advice remains in your best interests and appropriate to you over time. You must notify us in writing immediately should your personal circumstances change or should general economic conditions or legislation change in a way that affects our advice to you.

You should make sure our advice is up-dated at least every six months and is changed as necessary to reflect changing economic circumstances, changing legislative circumstances and your changing personal circumstances. You agree we are not responsible for any losses if you fail to ensure our advice is up-dated at least every six months or earlier if these circumstances change.

You are responsible for ensuring your bank account and investment account details including account numbers, passwords and personal identification numbers are kept confidential, are stored safely, are not provided to any person and are changed on a regular basis and at least once a month. You agree that you are solely responsible for any losses caused by a misuse of this data by any person, including cyber fraud or any other form of fraud.

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Financial service guide (“FSG”)

You have received a copy of our FSG and you may request a further copy of our FSG at any time. Our FSG sets out certain information required under the Corporations Act and your responsibilities as a client and the provisions of the FSG are terms and conditions of our contract.

Our FSG may change from time to time and where it does the provisions of the new FSG are automatically included as terms and conditions of our contract.

Time limits and responsibility for implementing our advice

You should not act on any recommendation after thirty days of the date of this statement of advice without our written confirmation that our recommendations are still suited to you.

No responsibility is taken for any advice acted on after thirty days without our separate written confirmation that the advice is still suited to you.

You agree that we are not responsible for any losses connected to our advice if it is not implemented by us, if you do not engage us as your adviser or if you cease to engage us as your adviser.

Regular review of our advice

The advice in this statement of advice is appropriate to your circumstances and in your best interests as at the time it was prepared. However, economic and legislative environments constantly change and personal circumstances constantly change. This means our advice must be reviewed and changed on an on-going basis to ensure it remains appropriate and in your best interests.

You are responsible for ensuring our advice remains appropriate to you and in your best interests.

You undertake to request in writing an up-dated statement of advice from us at least every six months or whenever your personal circumstances, including your attitude to risk, change. You agree that we are not responsible for any losses incurred by you as a consequence of any act or omission by us after 6 months from the date of our most recent statement of advice.

You agree to notify us in writing immediately should your personal circumstances change. You agree that we are not responsible for any losses incurred by you should you fail to notify us of any change in your personal circumstances or should you cease to engage us as your adviser.

Cooling off period

There may be a cooling off period of 14 days on any financial products including insurance products we may recommend and you may change your mind without penalty during this period if you acquire such a product.

Protection of personal information

Your personal information is protected by Dover Ethics, and the privacy laws. This information will not be provided to anyone or used for any other purpose unless this is necessary to comply with the law.

The Corporations Law requires your personal information to be retained by Dover Financial Advisers Pty Ltd for seven years.

Scope of advice

This statement of advice only relates to the specific matters contained in it and does not aim to cover all aspects of your financial profile. We are not responsible for any matter not covered by this statement of advice or any other matter potentially impacting your financial profile.

Your goals and objectives

We believe our advice will help to achieve your goals and objectives, however, we do not guarantee that your goals and objectives will be met. This will depend on the general economy, the regulatory environment, numerous decisions that you make, and the performance of the recommended investment. These matters are not within our control and therefore no promise is made regarding whether our recommendations will help you meet your goals and objectives.

Minimum holding period on investments

All investments recommended in the SOA should be held for a minimum period of at least ten years or as otherwise stated in this SOA notwithstanding any statement made by the product issuer or any other person in a product disclosure statement or similar document.

You agree that the performance of the investment will not be known and will not be able to be measured until the end of the minimum holding period and that no claim will be made regarding investment performance until the end of the minimum holding period.

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Internet fraud or other fraud is the responsibility of the client

You acknowledge that internet fraud and other fraud is a significant risk that cannot be eliminated and you agree that you as the client are solely responsible for minimising this risk and are solely liable for any loss connected to internet fraud or other fraud or negligence by any person other than you.

You undertake to keep all account names and numbers, passwords, personal identification numbers and similar matters confidential, and to not disclose them to any person. You undertake to not record account names, passwords, personal identification numbers and similar matters in a form that can be accessed by other persons including access by hacking computers.

You undertake to change all passwords and personal identification numbers and similar identifiers on a regular basis and in any event not less than once a month.

You agree that we are not responsible for any losses connected to and internet fraud or other fraud including the accessing of bank accounts and investments by any person other than you.

You agree that you are solely responsible for any losses suffered as a result of an internet fraud or other fraud including the accessing of bank accounts and investments by any person other than you.

You indemnify the adviser and its directors and staff against any claim for financial compensation connected to internet fraud or other fraud or negligence including the accessing of bank accounts and investments by a person other than you.

You agree to not make any claim against the adviser and its directors and staff for financial compensation connected to internet fraud or other fraud or negligence including the accessing of bank accounts and investments by a person other than you.

You indemnify Dover Financial Advisers and its directors and staff against any liability or claim for financial compensation connected to internet fraud or other fraud or negligence including the accessing of bank accounts and investments by a person other than you. This includes any liability or claim attributed to Dover Financial Advisers under the Corporations Act, the law of agency, the law of partnership or any similar law.

You agree to not make any claim against Dover Financial Advisers and its directors and staff for financial compensation connected internet fraud or other fraud or negligence including the accessing of bank accounts and investments by a person other than you. This includes any liability or claim attributed to Dover Financial Advisers under the Corporations Act, the law of agency, the law of partnership or any similar law.