



General Advice Disclaimer

This website is the website of Henderson Matusch Pty Ltd ("HM") and its related entities.

The information provided on and made available through this website does not constitute financial product advice. The information is of a general nature only and does not take into account your individual objectives, financial situation or needs. It should not be used, relied upon, or treated as a substitute for specific professional advice. HM recommends that you obtain your own independent professional advice before making any decision in relation to your particular requirements or circumstances.

HM and its related entities do not warrant the accuracy, completeness or currency of the information provided on and made available through this website. Past performance of any product discussed on this website is not indicative of future performance.

This website contains links to third party websites. These links have been provided solely for you to obtain further information about other relevant products and entities in the market. HM and its related entities have no control over the information on these websites, or the products or services on them, and therefore make no representations regarding the accuracy or suitability of such information, products or services. You are advised to make your own enquiries in relation to third parties described or linked on this website. Our inclusion of any third party content, or a link to a third party website, is not an endorsement of that content or third party

website.

Statistical Information on Website Activity

For statistical purposes we collect information on website activity (such as the number of users who visit the website, the date and time of visits, the number of pages viewed, navigation patterns etc). This information on its own does not identify an individual but it does provide us with statistics that we can use to analyse and improve our website.

Location of Server

The website is hosted from a server located in Australia and as such falls under the jurisdiction of Australian Laws. The information contained in this website relates only to Australia and not to any other country. Any references to dollars are references to Australian dollars, unless otherwise specified.

HM reserves the right, at its sole discretion, to modify, disable and discontinue temporarily or permanently, any part or all of this website. It may also alter or withdraw any information without liability or notice to you.

Copyright

© 2009 Henderson Matusch Pty Ltd, ABN 32 107 343 091, Australian Financial Services Licence & Australian Credit Licence No. 274484 and contributors. The material on this website is protected by Australian Copyright Legislation and in copyright legislation in other countries.

You may not make copies of portions of this





HAVING MONEY

website unless it is solely for your own personal use, information, research or study provided that you do not modify the copy from how it appears on the website.

Save for the foregoing, you must not reproduce, frame (by whatever means), link to or otherwise use any of the material on the site without first obtaining the written permission of Henderson Matusch Pty Ltd, GPO Box 314, Brisbane, Queensland, 4001, Australia (no spam please), or unless specifically permitted by the Copyright Act 1968 (Cth) or similar copyright legislation.

As a visitor to this website, you acknowledge and agree that any reliance upon, or use of any information made available through this website shall be entirely at your own risk. Subject to any implied terms which cannot be excluded by law, HM and its related entities (including any directors, officers, employees and agents) shall not be liable for any loss or damage, whether direct or indirect, and however caused, to any person arising from the use of (or reliance upon) information provided on and made available through this website.

Henderson Matusch Pty Ltd

ABN 32 107 343 091

Australian Financial Services Licence & Australian Credit Licence No. 274484

www.hendersonmatusch.com.au