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THIS DOCUMENT IS A GENERAL ADVICE WARNING

The advice on this communication has been prepared without taking into account your objectives, financial situation or needs and may not be suitable to you because it contains general advice only that has not been tailored to your or any other person's (affiliated carers') relevant needs, objectives, financial situation or personal circumstances and requirements in arranging this insurance and we recommend you examine the cover offered to ensure it is relevant to your circumstances and needs.

A Gow-Gates Insurance Brokers Financial Services Guide (FSG) and a Zurich Group Personal Accident and Sickness Insurance Product Disclosure Statement (PDS) are available on the Mable website. Both the FSG and PDS are important documents that we highly recommend you read and understand prior to acting upon any recommendations. Please advise us if you do not have access to both of these important documents or if you have any questions about them.

Should you feel greater cover is required please contact Gow-Gates Insurance Brokers to seek personal financial advice prior to acting on this information.

**** IF YOU HAVE ANY QUESTIONS PLEASE CONTACT US ****