

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 ClearView Financial Advice Pty Ltd 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.

Privacy / Information Handling 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 Information Handling Policy which can be accessed here

http://www.thehorizongroup.com.au/pdf/privacy_policy.pdf

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 ClearView Financial Advice Pty Ltd. 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 right or the rights of ClearView Financial Advice Pty Ltd.

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 ClearView Financial Advice Pty Ltd (ClearView) and neither we nor ClearView is responsible for the content of any linked website or any hyperlink contained in a linked website. CoJaG Pty Ltd 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 ClearView. 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 Western Australia will apply to this website unless other states or territories are expressly provided.

CoJaG Pty Ltd ABN:69 812 745 830 trading as Horizon Financial Planners is a Corporate Authorised Representative (No.448384) of Clearview Financial Advice Pty Ltd ABN 89 133 593 012 AFS License No.331367