Please note that the information in this email is not to be taken as specific financial or product advice (unless otherwise stated). We have not taken into account any individual investor's investment objectives, tax and financial situation or particular needs. PKF Wealth Newcastle Pty Limited ABN 11 140 496 377 ASIC no. 345827 PKF Wealth Sydney Pty Ltd ABN 31 627 832 559 ASIC no. 1267958 are Corporate Authorised Representatives of PKFWAFSL Pty Ltd ABN 65 643 632 991 AFSL 525655.