



## General Advice Declaration

PO Box 8085  
East Brighton  
Victoria 3187  
Phone: 1300 765 952  
Fax: 1300 765 957

- It is important that you understand the nature of the general financial advice you have been given. You should be aware that:
- We have not considered your particular objectives, financial situation or needs in giving you advice; and you should consider if the advice we have given you is appropriate for you, based on your objectives, financial situation and needs before acting on our advice.
- You should consider if the advice is appropriate for you, based on your needs and objectives, before acting on our advice; and
- We recommend you obtain financial and taxation advice before making any financial investment decision
- You should read the Product Disclosure Statement for any product to which our advice relates before deciding to acquire that product.

We therefore ask that you carefully read the following;

I, **Robert Bisinella** of **12 Griffin Crescent, Port Melbourne VIC 3207** have received financial advice of a general nature from **Warren Lazarus or Brian Couzin** Authorised Representative No. 318398 and Lisagroup Pty Ltd Corporate Authorised Representative No. 461906 on the following matter(s).

- Life Insurance
- You have been given a copy of the Bow Financial Pty Ltd Financial Services Guide.
- You have been given a PDS for the following financial products.

Product Name	PDS Date
Zurich Wealth Protection	21 December 2015

### Contact us

For more information, please do not hesitate to call our experienced staff on **1300 765 952** (Monday to Friday, 9am to 6pm EST time) or email me on [warren@lisagroup.com.au](mailto:warren@lisagroup.com.au)

### Warren Lazarus or Brian Couzin Risk Adviser