

The Money Study – Services Guide

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About this Guide

This Services Guide outlines the type of services provided by The Money Study and/or its associates, along with information about how we're paid and any relationships that may influence our services.

Who We Are

The services in this guide are provided by The Money Study and/or its associates.

What We Do

The Money Study provides clear, factual information to help you understand your superannuation, retirement options, and related financial concepts.

Factual information can assist you to understand the rules, benefits, and considerations around financial products — but we do not offer opinions or recommendations.

What We Don't Do

We **do not** hold an Australian Financial Services (AFS) license, therefore are unable to provide financial advice, nor are we registered tax agents. This means:

- We do not provide general or personal financial advice
- We do not provide tax advice for a fee
- We do not deal in or recommend financial products

All information we provide is general in nature and designed to help you make informed decisions.

Before Making Financial Decisions

Factual information is not a substitute for personal advice. Financial and tax-related decisions should take into account your full personal circumstances.

We recommend you speak with a licensed financial adviser and read the relevant Product Disclosure Statement (PDS) before making any financial product decisions.

How We're Paid

The Money Study operates on a direct fee-for-service basis.

The fees you pay us are our only source of income. We do not receive commissions or referral payments from any third parties.

Your Privacy

We take your privacy seriously.

We use trusted third-party providers for email, web hosting, and secure cloud data storage. Your personal data may be stored with these providers solely to help deliver our services.

We never share your information without your consent unless required by law. Read our full Privacy Policy on our website.

Disclaimer

To the extent allowed by law, The Money Study and its related entities accept no liability for:

- (a) any errors, omissions or inaccuracies in the information provided, or
- (b) the use of that information by you (or others) based on that information.