Disclaimer: The Money Study

1. The financial coaching services provided by The Money Study and/or it’s associates are designed to offer general information and education regarding retirement planning. The information shared during coaching sessions, workshops, or materials should **not** be considered as personalised financial advice.

2. The financial coach's expertise and knowledge in retirement planning may vary, and the information provided may not be suitable for your specific financial situation. It is essential to consult with a qualified financial advisor or planner before making any retirement-related decisions based on the information provided by The Money Study and/or it’s associates.

3. While the financial coach strives to provide accurate and up-to-date information, there is no guarantee of the accuracy, completeness, or timeliness of the content. The financial landscape is subject to constant change, and individual circumstances may significantly impact the applicability of the information.

4. Any recommendations or strategies discussed are general in nature and should be independently assessed based on your individual circumstances.

5. The Money Study and/or it’s associates does not provide any warranties or guarantees regarding the outcomes or results of implementing the strategies discussed during coaching sessions. Each individual's financial situation is unique, and success in achieving retirement goals will depend on various factors beyond the coach's control.

6. By engaging with The Money Study and/or it’s associates, you acknowledge and understand that you are solely responsible for your

financial decisions and actions. You agree to hold The Money Study and/or its associates harmless from any liabilities, claims, or damages arising from the use of the information provided during coaching sessions or through associated materials.

7. Please be aware that the financial coaching provided by The Money Study and/or it’s associates is not a substitute for professional financial advice. It is recommended to seek the guidance of a qualified financial professional or advisor for personalised advice tailored to your specific needs and goals.

Effective Date: 26/12/2023

The Money Study