

- To enable us to perform administrative operations such as accounting, record keeping, and archival retrieval;
- To enable us to contact you when conducting marketing and inviting you to events that you may be interested in; and

The effectiveness of our services is specifically dependent on information you provide and it being relevant, complete, accurate and up-to-date. Without this, our services may not meet your needs or may cause you to suffer unforeseen financial consequences.

If you elect not to provide us with your personal information as and when requested, we may not be able to provide you with financial planning service and/or advice. Under the AML/CTF laws we must be able to identify our clients and verify that identity.

How does Forrest use this information?

We use this information to provide you with products or services, to assess your risk tolerance and determine strategies and recommendations consistent with your financial needs, objectives and personal circumstances.

We may also use your personal information to provide you with advice and services about the following products:

- Life insurance products, such as insurance for your life, permanent disability and income replacement.
- Investment products and services such as managed investment funds and investor directed portfolio services.
- Superannuation products, such as superannuation funds, investments for superannuation funds and investment insurance policies.
- Financial advice and services

The information you provide to us about your health may be used to assess your risk tolerance and appropriate investment recommendations or to determine the suitability and correct pricing of risk products.

We may also use the information to send you material about other products or services. If you do not want to receive this type of material, tell us and we will stop.

Will Forrest disclose your personal information?

Forrest may share information with organisations that assist us to administer your investments or provide you with products and services including our internal and

external service providers such as administrators, fund managers and insurance companies.

The organisations receiving this information are not permitted to use your information for any purpose other than the specific purpose it was provided.

There are circumstances under which Forrest may disclose your personal information such as

- When the disclosure is required by law (for example, disclosed to the Australian Taxation Office, AUSTRAC or Centrelink);
- Authorised by law (such as where disclosure is necessary in the public interest or to protect our interests);
- In the event that we propose to sell our business, we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosures will be made in confidence.
- In the event that a sale of our business is affected, we may transfer your personal details to the purchaser of the business. As a client you will be advised of any such transfer.

We will also disclose your personal information if you give your consent for us to do so.

How does Forrest handle a request for access to personal information?

Under the Australian Privacy Principles, you are generally entitled to access the information we hold about you. Where you are entitled to access, the time we require to give you access will depend on the type of information requested. If we can we will answer your question immediately.

We will also try to answer you in the same way that you ask, for example, if you telephone to ask for the information we will if practicable, give you that information over the telephone. We will generally respond to a written request in writing.

Sometimes we will ask that you put your request in writing, for example, where you want copies of material or access to older information or files which are not current, or it is necessary for us to retain record of your request.

There are certain conditions under which we may refuse you access to your personal information, such as when your request may unreasonably impact upon another person's right to privacy.