

## OVERSEAS CLIENT POLICY MATRIX

*Advisers and licensees should not act on the guidance provided in this document or any associated documents. Advisers and licensees must seek independent legal advice as to the currency of these rules and the relevance to each licensee, its practices and their clients.*

| Australian Citizen, maintaining Australian tax residency status |           |           |             |           |         |     |     |            |              |                     |
|---|-----------|-----------|-------------|-----------|---------|-----|-----|------------|--------------|---------------------|
|   | Hong Kong | Japan     | New Zealand | Singapore | Taiwan* | UAE | UK  | US         | South Africa | All Other Countries |
| Advice in Australia   | YES       | YES       | YES         | YES       | YES     | YES | YES | YES        | YES          | YES                 |
| MDA whilst o/s  | YES       | YES       | NO          | NO        | YES     | NO  | YES | LIMITED*** | NO           | YES                 |
| Advice under POA whilst o/s                                     | NO        | YES       | NO          | YES       | YES     | NO  | YES | NO         | NO           | YES                 |
| Execution Only Activities whilst o/s                            | YES       | LIMITED** | YES         | YES       | YES     | NO  | YES | LIMITED*** | LIMITED^     | YES                 |
| General Advice whilst o/s                                       | YES       | LIMITED** | NO          | YES       | YES     | NO  | YES | LIMITED*** | NO           | Via POA             |
| Super Advice o/s  | NO        | YES       | NO          | YES       | YES     | NO  | YES | LIMITED*** | NO           | Via POA             |
| Investment Advice o/s   | NO        | NO        | NO          | YES       | YES     | NO  | YES | LIMITED*** | NO           | Via POA             |
| Insurance Advice o/s  | NO        | YES       | NO          | YES       | YES     | NO  | YES | LIMITED*** | NO           | Via POA             |
| Solicitation of New Business whilst o/s                         | NO        | NO        | NO          | NO        | NO      | NO  | NO  | LIMITED*** | NO           | Via POA             |

| Foreign National/Citizen of Jurisdiction, or overseas resident for tax purposes |           |           |             |           |         |     |     |    |              |                     |
|---|-----------|-----------|-------------|-----------|---------|-----|-----|----|--------------|---------------------|
|   | Hong Kong | Japan     | New Zealand | Singapore | Taiwan* | UAE | UK  | US | South Africa | All Other Countries |
| Advice in Australia   | YES       | YES       | YES         | YES       | YES     | NO  | YES | NO | YES          | YES                 |
| MDA whilst o/s  | YES       | YES       | NO          | NO        | YES     | NO  | YES | NO | NO           | YES                 |
| Advice under POA whilst o/s   | NO        | YES       | NO          | LIMITED~  | YES     | NO  | YES | NO | NO           | YES                 |
| Execution Only Activities whilst o/s  | YES       | LIMITED** | YES         | LIMITED~  | YES     | NO  | YES | NO | LIMITED^     | YES                 |
| General Advice whilst o/s   | YES       | LIMITED** | NO          | LIMITED~  | YES     | NO  | YES | NO | NO           | Via POA             |
| Super Advice o/s  | NO        | YES       | NO          | LIMITED~  | YES     | NO  | YES | NO | NO           | Via POA             |
| Investment Advice o/s   | NO        | NO        | NO          | LIMITED~  | YES     | NO  | YES | NO | NO           | Via POA             |
| Insurance Advice o/s  | NO        | YES       | NO          | LIMITED~  | YES     | NO  | YES | NO | NO           | Via POA             |
| Solicitation of New Business whilst o/s   | NO        | NO        | NO          | NO        | NO      | NO  | NO  | NO | NO           | Via POA             |

\* All advice must be provided to the client whilst you are in Australia. Under no circumstances can you provide advice to clients if you are in Taiwan

\*\* You can provide Execution Only and General Advice to clients in Japan in relation to Insurance and Superannuation Only

\*\*\* Subject to the conditions in the Specific Jurisdiction Rules as per Section 2.2 and 2.3

^ Services limited to the redemption (partial or full) of widely held managed funds.

~Advice services can only be provided to existing clients (i.e. the relationship was established in Australia) in relation to advice previously provided.