

Financial Services and Credit Guide

AGS Financial Group

This Financial Services and Credit Guide (FSCG) contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee AMP Financial Planning Limited (AMP Financial Planning)
- our fees and how we, your adviser and AMP Financial Planning, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or AMP Financial Planning

Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SoA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

When we provide credit advice, we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in a Record of debt advice, or a Credit Proposal. We will retain a record of the debt advice or Credit Proposal, which you may request by contacting our office within seven years of the assessment. We will only provide recommendations to apply for a particular credit contract with a certain lender or increase the credit limit of a particular credit contract where the contract meets your needs and objectives and is not unsuitable to your circumstances.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

About our practice

Summary of the business

Name	AGS Financial Group Pty Ltd trading as AGS Financial Group
Australian Business Number	70 093 990 946
Authorised representative number	248069
Credit representative number	370759

Our Head Office contact details – Crows Nest

Address	12-14 Falcon St, , Crows Nest, NSW 2065
Phone	02 9966 8188
Fax	02 9966 8199
Email	info@agsfinancialgroup.com.au
Website	www.agsfinancialgroup.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

AGS Financial Group Pty Ltd has more than one office. This FSCG details information about our practice only. You can obtain the FSCG for other offices by contacting them on the details below.

Melbourne office contact details

Address	133 Market Street, South Melbourne VIC 3205
Phone	03 8548 6454
Fax	02 9966 8199

Baulkham Hills office contact details

Address	Suite 110, Level 1, 4 Columbia St, Baulkham Hills, 2153
Phone	02 9899 7566
Fax	02 9966 8199

Caringbah office contact details

Address	Level 1, 34 Banksia Rd, Caringbah, NSW, 2229
Phone	02 9525 0766
Fax	02 9966 8199

Brisbane office contact details

Address	Suite 2, 28 Donkin St, West End, 4101
Phone	07 3085 6627
Fax	02 9966 8199

Frenchs Forest office contact details

Address	Level 3, Suite 7, 20 Rodborough Rd, Frenchs Forest, 2086
Phone	02 9975 4433
Fax	02 9975 4533
Email	info@agsfinancialgroup.com.au

Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our Financial Advisers and Credit Advisers**.

We can provide advice on	We can arrange the following products and services
— Investments strategies (strategic asset allocation and goals based investing)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Self-managed superannuation funds (SMSF)
— Debt management (including borrowing for personal and investment purposes)	— Borrowing within your SMSF
— Salary packaging	— Employer superannuation
— Superannuation strategies and retirement planning	— Managed investments
— Personal insurance	— Separately managed accounts
— Estate planning	— Investor directed portfolio services (for example, administration platforms)
— Centrelink and other government benefits	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Ongoing advice and services, including regular portfolio reviews	— Standard margin loans
— Aged care	— Retirement income streams, including pensions and annuities
	— Personal and group Insurance (life cover, disability, income protection and trauma)
	— Loans including mortgages and personal loans, reverse mortgages and deposit bonds
	— Life investment products including whole of life, endowment and bonds
	— Securities (including listed securities and debt securities)
	— Exchange traded funds and Listed investment companies
	— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.
	— Limited selection of investment guarantees

AMP Financial Planning maintains an approved products and services list, which includes products issued by AMP companies and a diversified selection of approved Australian and International fund managers. These have been researched by external research houses as well as our in-house research team.

AMP Financial Planning periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to AMP Financial Planning's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those issued or promoted by the AMP Group or as otherwise approved by AMP Financial Planning and where appropriate to your circumstances.

As at September 2018, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by AMP Financial Planning's are ANZ, AFG Home Loans, Commonwealth Bank, NAB, Macquarie Bank and ING.

Tax implications of our advice

Under the Tax Agent Services Act 2009, AGS Financial Group Pty Ltd, trading as AGS Financial Group is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Transaction services

We can arrange to complete transactions for you on limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years. You may request a copy of such records by contacting our office during that period.

Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to ongoing advice and services, the details will be documented and provided to you in a service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing fee arrangements and how the service can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

Changing service providers

To ensure that you are provided at all times with ongoing servicing to meet your financial needs, we may transfer our rights and obligations under our servicing arrangement with you to another adviser or financial planning practice within the AMP network or to another AMP licensee (the new service provider). If we do this, the new service provider will provide the ongoing servicing to you and will be entitled to the agreed on-going fees. The new adviser will also take over the rights and obligations on the same terms and conditions set out in the servicing arrangement and we will be released from those rights and obligations. We will write to you in advance of a transfer occurring, to introduce your new service provider. You may notify your new service provider at any time if you want to vary or end your servicing arrangements.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

Our fees

The fees charged for our advice and services may be based on a combination of:

- A set dollar amount; or
- A percentage based fee.

Our agreed advice and service fees may include charges for:

- Initial advice; and
- Ongoing advice.

Please note that for services in relation to insurance, banking deposit products, some loan products and older investment products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions, loan balance or insurance premiums; and
- Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Payment methods

We offer you the following payment options for payment of our advice fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment.

All fees and commissions will be paid directly to AMP Financial Planning as the licensee. They retain a percentage (as a licensee fee) to cover their costs and the balance is passed on to us. The percentage is determined annually, based on a number of factors, including our business revenue for the prior year.

For details of our service fees, please refer to **Schedule of fees**.

Fixed service fees

We offer the following services at these fees:

Service	Fee
Initial Cost to review non-approved insurance products We have an extensive but limited Approved Product List (APL) for insurance products that we can use. This covers the majority of cases but does not include every insurance provider in the market. This fee may be included in the commission that you pay or charged as a separate fee. We can provide you with a copy of our approved product list if required.	\$550.00

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Other benefits we may receive

The following is a list of benefits we may receive other than those explained above. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.

In addition to the payments we may receive for our advice and services, we may receive other support services from the licensee. We may also be eligible to receive financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, including if we qualify under the licensee's excellence program, and business performance or business costs. These benefits are paid either at the licensee's discretion or depending on meeting certain qualifying criteria including the quality of our services, business goals and ranking against other practices in AMP Financial Planning. The amounts are set by the licensee from time to time (usually on an annual basis). We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Development, management and advice (DMA) recognition

We may be eligible for Development management and advice (DMA) recognition or equivalent payments based on our performance relative to other AMP Financial Planning practices in prior years.

The DMA payment is based on a percentage of our practice revenue. Our DMA percentage will be set annually and may range from 0% to 10% depending on our ranking. The relevant percentage is then applied to our practice revenue and the resulting payments are received across the year (the 'payment period').

For example, if there are 12 monthly payment periods in a year, and if our DMA rate is set at 3% and our revenue for the payment period was \$25,000 (assuming, for the purpose of this example, the revenue is the same for each payment period), we would receive $\$25,000 \times 0.03 = \750 each month.

How our performance is ranked

Ranking of practices is determined by a points system which is a broad measure of the growth and professionalism of our practice as compared to other practices in the AMP Financial Planning network. The points system is based on a combination of factors within a balanced scorecard such as the quality of our services, compliance, our business goals and our engagement with our clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service revenue and the change in our clients' product holdings over the measurement period.

Business growth advice payments

All practices within the AMP Financial Planning network are eligible for Business Growth Advice (BGA) payments. The payments are based on our practice revenue.

BGA payments are set at 1% of our practice revenue. Payments are received twice each month. For example, if our practice revenue was \$8,500 in a payment period, we would receive $\$8,500 \times 0.01 = \85 . Assuming an average revenue of \$8,500 per payment period, the total BGA payment received in a year would be $\$85 \times 24 = \$2,040$.

Business buy-back option

If we leave the financial services industry or can no longer appropriately service a selection of our clients, AMP Financial Planning will either look after our clients or appoint one of its authorised representatives to do so.

If this happens, AMP Financial Planning makes available a facility for practices to transfer the servicing rights of their clients. The valuation will vary depending on certain factors including the annual recurring revenue of our practice and the level of our service standards.

Personal and professional development

AMP Financial Planning provides personal and professional development opportunities in the form of education and professional development programs, offered annually to qualifying practices.

Summit

The Summit is a national convention available to advisers from all AMP Financial Planning practices. AMP Financial Planning subsidises the expenses of those who attend the convention up to a maximum value of \$1,200 per annum per practice.

Education and professional development programs

AMP Financial Planning may subsidise the cost of our participation in approved education and professional development programs if we meet specific qualification criteria. The qualifying criteria is based on a combination of factors including the quality of our services, our business goals and our ranking against other practices in AMP Financial Planning. The maximum amount of this subsidy is \$12,000 per annum per practice. Advisers can allocate a percentage of their grant towards travel and accommodation to attend an approved course.

AMP Financial Planning will also provide a grant to us if we meet specific qualification criteria by reimbursing the practice up to 20% of the licensee fees payable by the practice to the licensee in 2017 to meet the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority.

Amicus program

In addition to the above, certain practices that meet additional qualification criteria will be eligible to participate in the Amicus program, an additional personal and professional development program organised by AMP Financial Planning. If a practice qualifies for the Amicus program, AMP Financial Planning will subsidise the cost of their participation up to a maximum value of \$15,000 per annum per practice.

Para-planning costs subsidy

We may be eligible for a subsidy from AMP in relation to paraplanning costs, depending on the number of paraplanning requests that we make in a particular month. If our practice submits a minimum of 5 paraplanning requests per eligible authorised representative in our practice, we receive a discount of up to 25% in relation to these costs. For example, if the total cost of 5 SOAs is \$1,000 we will receive a discount of up to \$250 ($25\% \times \$1,000 = \250) and pay a discounted fee of minimum \$750.

Placement fees

From time to time AMP Financial Planning will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by AMP Financial Planning. We may share in this fee based on the level of participation by our clients.

Relationships and associations

It is important that you are aware of the relationships that AMP Financial Planning has with providers of financial services and products as they could be seen to influence the advice you receive.

About our licensee

AMP Financial Planning Pty Limited

ABN 89 051 208 327

Australian Financial Services Licensee and Australian Credit Licensee

Licence No: 232706

AMP Financial Planning is a member of the AMP Group and has:

- Approved the distribution of this guide
- Authorised us to provide advice and other services as described in this guide
- Authorised us to provide credit assistance services to you

AMP Financial Planning's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

About the AMP Group

AMP Financial Planning is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are part of the AMP Group and as such AMP Financial Planning is affiliated with:

- National Mutual Funds Management Limited
- NMMT Limited
- N.M. Superannuation Pty Limited
- Multiport Pty Limited
- ipac asset management limited
- AMP Bank Limited
- SMSF Administration Solutions Pty Ltd
- AMP Capital Funds Management Limited
- AMP Capital Investors Limited
- AMP Superannuation Limited
- AMP Life Limited
- Cavendish Superannuation Pty Ltd
- Australian Securities Administration Limited (ASAL)
- SuperConcepts Pty Ltd

If we recommend a product issued by the AMP Group or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Authorised representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

AMP Financial Planning's relationships with other companies

AMP Services Limited (ASL) provides administration services and distribution infrastructure services to several issuers of financial products and loan products under agreements entered into prior to 1 July 2013.

In return for those services, ASL receives remuneration as set out below:

- For investment products and loan products – up to 0.33%* p.a. of funds under administration, the balance of any relevant cash account or the total loan value outstanding.

*includes GST

By way of example:

- If total funds under administration for a particular investment product is \$10 million, ASL would receive \$33,000.

From time to time, ASL may facilitate access to AMP Financial Planning and its authorised representatives for issuers to train or educate AMP Financial Planning and its authorised representatives on their products.

Arrangements with platform providers

This section of the FSCG sets out our relationships with platform providers and how these may influence the advice we give you.

Overview

Where you invest through platform products and services (such as investor directed portfolio services or IDPS), we may receive remuneration from those platform providers. Fees, commission payments and other benefits may be calculated as a percentage of your financial interest in a product or service or on the total amount of business advised. The amount and calculation of those fees are shown in the relevant disclosure document. Some fees and commission payments we earn may relate to arrangements existing before 1 July 2013.

Specific arrangements

We have arrangements with third parties for administration and support services in relation to the products below.

WealthView eWRAP and PortfolioCare platform

WealthView and PortfolioCare products and services are issued by companies in the AMP Group. Other companies in the AMP Group also provide services in respect of WealthView and PortfolioCare. Administration services are performed by Asgard Capital management Limited (Asgard).

If you access a product in the WealthView or PortfolioCare range, then administration fees and, where applicable, trustee fees, are deducted from your account. These fees, as set out in the product disclosure statement or IDPS Guide, are paid to AMP Financial Planning after deduction of expenses for administration services and other services provided as mentioned above.

Further details about the fees and costs of investing in WealthView or PortfolioCare are detailed in the relevant product disclosure statement or IDPS Guide. For closed products, please review the product disclosure statement you received when first investing in your product together with any correspondence from the issuer outlining changes to those fees and costs. Note that WealthView eWRAP and PortfolioCare Elements (super/pension, investment) closed to new members and investors in 2016.

Our referral arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your statement of advice. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
AGS Accounting Pty Ltd	Accounting, taxation and business advisory services	We have an ownership interest and referral relationship with AGS Accounting and Business Services. We receive 20% plus GST of all initial work referred, and may receive a profit share. For example, if your initial fee were \$1,000 we would receive \$220 (inclusive of GST) referral fee.
Core Advisory Pty Ltd	Real Estate Buyer's Agent	We have a referral arrangement with Core Advisory Pty Ltd through which we receive 20% (inclusive of GST) of Buyers Advocacy revenue (2.5% of purchase price plus GST less any engagement fee) where we have referred the buyer to them. For example, a referral resulting in a purchase price of \$100,000 (including GST) minus an engagement fee of \$1000 would attract a Buyers Advocacy revenue totalling \$2,475 of which \$495 would be received by us.
The Edge Property Buyers Pty Ltd	Real Estate Buyer's Agent	We have a referral arrangement with The Edge Property Buyers Pty Ltd through which we receive 20% (inclusive of GST) of Buyers Advocacy revenue where we have referred the buyer to them. For example, a referral resulting in a purchase price of \$500,000 (plus GST) may attract a Buyers Advocacy revenue totalling \$11,900 of which \$2,380 would be received by us.
Barker Henley	Legal, Finance and Tax Business Advisory	We have a referral arrangement with Barker Henley where no referral payments are made between parties. A ten percent discount off standard fees applies to referred clients.
Austbrokers SPT Pty Ltd	General Insurance Provider and Broker	We have an referral relationship with Austbrokers SPT Pty Ltd. We receive 20% inclusive of GST of all initial fees paid, For example, if your initial fee were \$1,000 we would receive a \$200 (inclusive of GST) referral fee.
Strategic Property Buyers	Real Estate Buyer's Agent	We have a referral arrangement with Strategic Property Buyers through which we receive 22% (inclusive of GST) of Buyers Advocacy revenue (where we have referred the buyer to them. For example, a referral resulting in a purchase price of \$500,000 (including GST) would attract a Buyers Advocacy revenue totalling \$5,000 of which \$1,100 would be received by us.
Providence Property Pty Ltd	Real Estate Buyer's Agent	We have a referral arrangement with Providence Property Buyers through which we receive 22% (inclusive of GST) of Buyers Advocacy revenue (where we have referred the buyer to them. For example, a referral resulting in a purchase price of \$500,000 (including GST) would attract a Buyers Advocacy revenue totalling \$9,500 of which \$2,090 would be received by us.

Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

Provider	Payment arrangement
Eagleview Financial Pty	We have a referral arrangement with Eagleview Financial Pty Ltd through which they refer clients to us for Mortgage advice. If you have been referred to us, then we will pay 100% of all initial/upfront fees or commission and 100% of any ongoing fees or commission we receive. For example, if you pay us an initial fee of \$1,000 or the initial commission we receive is \$1,000 we would pay a \$1,000 referral fee. If you pay us an ongoing fee of \$500 or the initial commission we receive is \$500 we would pay a \$500 referral fee.
AGS Accounting Pty Ltd	We have a referral arrangement with AGS Accounting and Business Services through which they refer clients to us for financial advice. If you have been referred to us, then we will pay AGS Accounting and Business Services a referral fee of 20% plus GST of all initial/upfront fees or commission. For example, if you pay us an initial fee of \$1,000 or the initial commission we receive is \$1,000, we would pay a \$220 referral fee
Michael Abraham - Mortgage Choice	We have a referral arrangement with Michael Abraham - Mortgage Choice through which they refer clients to us for financial advice. If you have been referred to us, then we will pay Michael Abraham - Mortgage Choice a referral fee of 20% plus GST of all initial/upfront fees or commission. For example, if you pay us an initial fee of \$1,000 or the initial commission we receive is \$1,000, we would pay a \$220 referral fee.
Paolo Lorenzutta - Richardson & Wrench Turramurra	We have a referral arrangement with Paolo Lorenzutta - Richardson & Wrench Turramurra through which they refer clients to us for financial advice. If you have been referred to us, then we will pay Paolo Lorenzutta - Richardson & Wrench Turramurra a referral fee of 10% plus GST of all initial/upfront fees or commission. For example, if you pay us an initial fee of \$1,000 or the initial commission we receive is \$1,000, we would pay a \$100 referral fee
Michael James – Carmichaels Group Pty Ltd	We have a referral arrangement with Michael James – Carmichaels Group Pty Ltd through which they refer clients to us for financial advice. If you have been referred to us, then we will pay Michael James – Carmichaels Group Pty Ltd a referral fee of 20% plus GST of all initial/upfront fees or commission. For example, if you pay us an initial fee of \$1,000 or the initial commission we receive is \$1,000, we would pay a \$200 referral fee.
David Maj - DKM Accounting & Taxation Services Pty Ltd	We have a referral arrangement with David Maj - DKM Accounting & Taxation Services Pty Ltd through which they refer clients to us for financial advice. If you have been referred to us, then we will pay David Maj - DKM Accounting & Taxation Services Pty Ltd a referral fee of 20% plus GST of all initial/upfront fees or commission. We have a referral arrangement with David Maj - DKM Accounting & Taxation Services Pty Ltd through which they refer clients to us for financial advice. If you have been referred to us, then we will pay David Maj - DKM Accounting & Taxation Services Pty Ltd a referral fee of 20% plus GST of all initial/upfront fees or commission
JW Holdings Pty Ltd	We have a referral arrangement with JW Holdings Pty Ltd - Bella Vista through which they refer clients to us for financial advice. If you have been referred to us, then we will pay JW Holdings Pty Ltd - Bella Vista a referral fee of 10%-20% plus GST of all initial/upfront fees or commission. For example, if you pay us an initial fee of \$1,000 or the initial commission we receive is \$1,000, we would pay a \$100-\$200 referral fee.
Property Central	We have a referral arrangement with Property Central through which they refer clients to us for financial advice. If you have been referred to us, then we will pay Property Central a referral fee of 10% plus GST of all initial/upfront fees or commission. For example, if you pay us an initial fee of \$1,000 or the initial commission we receive is \$1,000, we would pay a \$100 referral fee.

PB Ritz Lawyers Pty Ltd	We have a referral relationship with PB Ritz Lawyers Pty Ltd where we refer clients for Estate Planning Legal advice and documentation. No fee or commission is payable to either party.
Ord Minnett Limited	We have a referral arrangement with Ord Minnett Limited through which they refer clients to us for financial services and credit services. If you have been referred to us, then we will pay Ord Minnett Limited a referral fee of 20% inclusive of GST of all initial/upfront fees or commission. For example, if you pay us an initial fee of \$1,000 or the initial commission we receive is \$1,000, we would pay a \$100 referral fee.
Harland Financial Planning	We have a referral arrangement with Harland Financial Planning through which they refer clients to us for financial services and credit services. If you have been referred to us, then we will pay Harland Financial Planning a referral fee of 20% inclusive of GST of all initial/upfront fees or commission. For example, if you pay us an initial fee of \$1,000 or the initial commission we receive is \$1,000, we would pay a \$100 referral fee.
Money Merchants Financial Services Pty Ltd	We have a referral arrangement with Money Merchants Financial Services Pty Ltd through which they refer clients to us for financial advice. If you have been referred to us, then we will pay Money Merchants Financial Services Pty Ltd a referral fee of 20% plus GST. of all initial/upfront fees or commission. For example, if you are referred to us by Money Merchants Financial Services and pay an initial fee of \$1,000, we would pay a \$200 referral fee to them.
Australian Unity	We have a referral relationship with Australian Unity where we refer clients for Estate Planning Legal advice and documentation. No fee or commission is payable to either party.
The Legal Hub	We have a referral relationship with The Legal Hub where we refer clients for Estate Planning Legal advice and documentation. No fee or commission is payable to either party.
Core Advisory Pty Ltd	We have a referral arrangement with Core Advisory Pty Ltd through which they refer clients to us for financial services and credit services. If you have been referred to us, then we will pay Core Advisory Pty Ltd a referral fee of 20% inclusive of GST of all initial/upfront fees or commission. For example, if you pay us an initial fee of \$1,000 or the initial commission we receive is \$1,000, we would pay a \$100 referral fee.
Barker Henley	We have a referral arrangement with Barker Henley where no referral payments are made between parties. A ten percent discount off standard fees applies to referred clients.

Our other business activities and relationships

In addition to providing the services listed in this guide, we have a relationship with AGS Accounting Pty Ltd which provides Accounting, taxation and business advisory services. AMP Financial Planning has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

We control a percentage of the equity interests in the business providing the services listed above. As a result, we will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact AMP Advice Complaints:
 - Phone 1800 812 388
 - Email advicecomplaints@amp.com.au
 - In Writing:
Attention: National Manager, Advice Complaints
33 Alfred Street
Sydney NSW 2000
- They will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following below.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue relating to your personal information	The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. AMP Financial Planning is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of AMP Financial Planning, even where subsequent to these actions they have ceased to be employed by or act for AMP Financial Planning.

Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and AMP Financial Planning may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by AMP Financial Planning to review customers' needs and circumstances from time to time, including other companies within the AMP group (the Group);
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Group Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and AMP Financial Planning will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or AMP Financial Planning holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of the Group's Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

Australian Finance Group (AFG)

AFG is an aggregator and it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as providing some other ancillary services.

Lenders may offer incentives that are paid directly to the Accredited Mortgage Consultant. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Accredited Mortgage Consultants may be invited to attend the AFG National Conference. This is an annual event which offers Accredited Mortgage Consultants the opportunity for professional development and to hear industry updates and educational presentations by AFG and lender sponsors. AFG subsidises some costs of attendance, which may include meals and accommodation. The value will depend upon a range of factors, including the nature of the courses and events planned.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act, will be disclosed in our advice to you prior to application.

Our Financial Advisers and Credit Advisers

About Paul Bolstad

Experience	Paul is a Director, CEO and Senior Financial Planner with AGS Financial Group
Qualifications	B Comm
Authorised representative number	249231
Credit representative number	370740

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Borrowing for your SMSF
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Estate planning
- Goals based investing
- Investor directed portfolio services
- Limited selection of investment guarantees
- Self-managed super funds (SMSF)
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus
- equity in the practice

Paul Bolstad is an employee/director and shareholder of AGS Financial Group Pty Ltd and receives a salary, bonuses (based on both individual fee targets and business profitability) and dividends from AGS Financial Group Pty Ltd.

About Alex Berlee

Experience	Alex is a Director and Senior Financial Planner with AGS Financial Group.
Qualifications	BEC, CFP®, JP, Dip (FP)
Authorised representative number	248337
Credit representative number	370760

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing
- Securities (including listed securities and debt securities)
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus
- equity in the practice

Alex Berlee is an employee/director and shareholder of AGS Financial Group Pty Ltd and receives a salary, bonuses (based on both individual fee targets and business profitability) and dividends from AGS Financial Group Pty Ltd.

About Peter Frey

Experience	Peter is a Senior Financial Planner with AGS Financial Group
Qualifications	DFP, Masters of FP
Authorised representative number	379440
Credit representative number	388085

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Employer super
- Goals based investing
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

- salary
- bonus
- equity in the practice

Peter Frey is an employee and shareholder of AGS Financial Group Pty Ltd and receives a salary, bonuses (based on both individual fee targets and business profitability) and dividends from AGS Financial Group Pty Ltd.

About David Pritchard

Experience	David is a Senior Financial Planner with AGS Financial Group
Qualifications	CFP® Dip FS, Adv Dip Fin Serv (FP)
Authorised representative number	280892
Credit representative number	372314

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Goals based investing

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus
- equity in the practice

David Pritchard is an employee and shareholder of AGS Financial Group Pty Ltd and receives a salary, bonuses (based on both individual fee targets and business profitability) and dividends from AGS Financial Group Pty Ltd.

About Gavin DuBuisson Perrine

Experience	Gavin is a Senior Financial Planner with AGS Financial Group
Qualifications	B Com Eco & Fin, Adv Dip FS, JP
Authorised representative number	393671
Credit representative number	393640

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Goals based investing
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus
- equity in the practice

Gavin DuBuisson Perrine is an employee and shareholder of AGS Financial Group Pty Ltd and receive a salary, bonuses (based on both individual fee targets and business profitability) and dividends from AGS Financial Group Pty Ltd.

About Jim Ioannidis

Experience	Jim is a Senior Corporate Account Manager with AGS Financial Group
Qualifications	Dip FS
Memberships	ASFA
Authorised representative number	384597
Credit representative number	385504

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Investor directed portfolio services
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus
- equity in the practice

Jim Ioannidis is an employee and shareholder of AGS Financial Group Pty Ltd and receives a salary, bonuses (based on both individual fee targets and business profitability) and dividends from AGS Financial Group Pty Ltd.

About Anthony Pawson

Experience	Anthony is a Corporate Account Manager with AGS Financial Group
Qualifications	Dip FS
Memberships	ASFA
Authorised representative number	411588
Credit representative number	411589

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Investor directed portfolio services
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus
- equity in the practice

Anthony Pawson is an employee and shareholder of AGS Financial Group Pty Ltd and receives a salary, bonuses (based on both individual fee targets and business profitability) and dividends from AGS Financial Group Pty Ltd.

About Christopher Taylor

Experience	Christopher is a Corporate Account Manager with AGS Financial Group
Qualifications	Dip FP
Authorised representative number	1006818
Credit representative number	474775

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Investor directed portfolio services
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Christopher Taylor is an employee of AGS Financial Group Pty Ltd and receives a salary, bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About George Suchenko

Experience	George is a Corporate Account Manager with AGS Financial Group
Qualifications	Master of Applied Finance
Authorised representative number	231192
Credit representative number	405206

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Investor directed portfolio services
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

George Suchenko is an employee of AGS Financial Group Pty Ltd and receives a salary, bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About David Hall

Experience	David is a Senior Financial Planner with AGS Financial Group
Qualifications	CFP, Grad Dip FP, B Com, Adv Dip FS
Authorised representative number	424878
Credit representative number	424879

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Goals based investing

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

David Hall is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Michael Smagin

Experience	Michael is a Senior Financial Planner with AGS Financial Group
Qualifications	Dip FS, BCom Eco & Fin
Authorised representative number	314495
Credit representative number	454728

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Goals based investing
- Separately Managed Accounts
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Michael Smagin is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Joanne Mizzi

Experience	Joanne is a Financial Planner with AGS Financial Group
Qualifications	MCom (Hons), JP CFP®
Authorised representative number	455029
Credit representative number	455030

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Goals based investing
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Joanne Mizzi is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Bruce Jones

Experience	Bruce is a Financial Planner with AGS Financial Group
Qualifications	Adv Dip FP
Authorised representative number	1235037
Credit representative number	480034

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Goals-Based Investing Advice
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Bruce Jones is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Vandana Tater

Experience	Vandana is a Financial Planner with AGS Financial Group
Qualifications	BCom, Grad Dip FP, CFP, Dip FS
Authorised representative number	1004030
Credit representative number	481608

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Limited selection of investment guarantees
- Limited Managed Discretionary Account service
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Vandana Tater is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Peter Beck

Experience	Peter is the General Manager of AGS Financial Group
Qualifications	Dip Fin Markets, Dip FP
Authorised representative number	415317
Credit representative number	415318

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- SMSF borrowing
- Debt Securities
- Investor Directed Portfolio Services
-

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus
- equity in the practice

Peter Beck is an employee and shareholder of AGS Financial Group Pty Ltd and receives a salary, bonuses (based on both individual fee targets and business profitability) and dividends from AGS Financial Group Pty Ltd.

About Kane Cox

Experience	Kane is a Financial Planner with AGS Financial Group
Qualifications	Dip FP
Authorised representative number	1008261
Credit representative number	486305

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Goals based investing
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Kane Cox is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd

About Matthew Lloyd

Experience	Matthew is a Financial Planner with AGS Financial Group
Qualifications	Dip FP
Authorised representative number	1008270
Credit representative number	488618

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Goals based investing
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Matthew Lloyd is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Michael Peloquin

Experience	Michael is a Senior Financial Planner with AGS Financial Group
Qualifications	Grad Dip Fin & Inv
Authorised representative number	254394
Credit representative number	409864

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary

Michael Peloquin is an employee of AGS Financial Group Pty Ltd and receives a salary from AGS Financial Group Pty Ltd.

About Nick Mojsovski

Experience	Nick is an Authorised Representative and Accountant with AGS Financial Group
Qualifications	Dip FP, MCom
Authorised representative number	1238203
Credit representative number	483138

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Employer Super
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- Limited Managed Discretionary Account service
- Securities (including listed securities and debt securities)
- SMSF borrowing
- Separately managed accounts
- Investor directed portfolio services
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus
- equity in the practice

Nick Mojsovski is an employee and shareholder of AGS Financial Group Pty Ltd and receives a salary, bonuses (based on both individual fee targets and business profitability) and dividends from AGS Financial Group Pty Ltd.

About Timothy Graham

Experience	Timothy is an experienced Financial Planner with AGS Financial Group.
Qualifications	Dip FP
Authorised representative number	456116
Credit representative number	456117

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Goals based investing
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Timothy Graham is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Erik Becejski

Experience	Erik is a Senior Financial Planner with AGS Financial Group and has been with the group since 2010
Qualifications	Dip FS, Adv Dip FP
Authorised representative number	346217
Credit representative number	370742

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Goals based investing
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus
- equity in the practice

Erik Becejski is an employee and shareholder of AGS Financial Group Pty Ltd and receives a salary, bonuses (based on both individual fee targets and business profitability) and dividends from AGS Financial Group Pty Ltd.

About Kurt Armbruster

Experience	Kurt is a Senior Financial Planner with AGS Financial Group
Qualifications	Dip FS
Membership	JPAFA FChFP
Authorised representative number	317187
Credit representative number	408247

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Estate planning
- Goals based investing
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus

Kurt Armbruster is an employee of AGS Financial Group Pty Ltd and receives a salary and bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Damian Zanetti

Experience	Damian is a Senior Financial Planner with AGS Financial Group.
Qualifications	Dip FS
Authorised representative number	412655
Credit representative number	412659

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Goals based investing

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Damian Zanetti is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Lionel O'Mally

Experience	Lionel is a financial planner with AGS Financial Group
Qualifications	Bachelor of Financial Advising, Dip Fin Planning
Authorised representative number	1251765
Credit representative number	495180

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Goals based investing
- Limited Managed Discretionary Account service
- SMSF borrowing
- Separately managed accounts
- Gearing and Margin Lending
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Lionel O'Mally is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Daniel Anderson

Experience	Daniel is a Financial Planner with AGS Financial Group
Qualifications	Dip FP, B Bus.
Authorised representative number	1251175
Credit representative number	501054

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- Securities (including listed securities and debt securities)
- SMSF borrowing
- Separately managed accounts
- Investor directed portfolio services
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Daniel Anderson is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Clare Boadle

Experience	Clare is a financial planner with AGS Financial Group.
Qualifications	DFP, Bachelor of Commerce (Accounting)
Authorised representative number	1249409
Credit representative number	498818

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Clare Boadle is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Ethan Hale

Experience	Ethan is a financial planner with AGS Financial Group
Qualifications	Dip FP
Authorised representative number	1238254
Credit representative number	500171

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited Managed Discretionary Account service
- Securities (including listed securities)
- SMSF borrowing
- Separately managed accounts
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Ethan Hale is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Patricia Gregory

Experience	Patricia is a financial planner with AGS Financial Group
Qualifications	Dip FP, Adv Dip FP
Authorised representative number	1251041
Credit representative number	500793

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Aged care
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Securities (including listed securities)
- SMSF
- SMSF borrowing
- Separately managed accounts
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Patricia Gregory is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Peter Gray

Qualifications	Diploma of Financial Planning from Deakin University Justice of the Peace (NSW) CERTIFIED FINANCIAL PLANNER™
Memberships	CFP Practitioner member of the Financial Planning Association of Australia
Phone	0299754433
Email	peter_gray@agsfinancialgroup.com.au
Authorised representative number	239758
Credit representative number	373813

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- SMSF borrowing
- Aged care
- Gearing and Margin Lending
- Employer super
- Debt Securities

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Kristy Hibbert

Experience	Kristy is an experienced Accredited Mortgage Consultant with AGS Financial Group
Qualifications	Cert IV Fin Serv (Fin & Mkg Brk) , Dip Fin Serv (Fin & Mkg Brk)
Memberships	MFAA
Credit representative number	370861

The advice and services I can provide

I am an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning, I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I can advise on loans relating to

- residential mortgages and home loans
- personal loans
- deposit bonds
- reverse mortgages

Subject to meeting the lender's credit criteria, along with any additional lender or AFG accreditations, I can also advise on and/or arrange loans relating to:

- commercial loans
- SMSF loans
- rural loans

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Kristy Hibbert is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Tristen Hilmer

Experience	Tristen is an Accredited Mortgage Consultant with AGS Financial Group
Qualifications	Cert IV Fin & Mtg Brk
Memberships	FBAA
Credit representative number	476785

The advice and services I can provide

I am an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning, I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I can advise on loans relating to

- residential mortgages and home loans
- deposit bonds
- personal loans
- reverse mortgages

Subject to meeting the lender's credit criteria, along with any additional lender or AFG accreditations, I can also advise on and/or arrange loans relating to:

- commercial loans
- SMSF loans
- rural loans

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Tristen Hilmer is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

About Mark Bennetts

Experience	Mark is a Senior Financial Planner with AGS Financial Group
Qualifications	Diploma of Financial Services
Authorised representative number	1233356
Credit representative number	513913

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Debt Securities
- Margin Lending

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Mark Bennetts is an employee of AGS Financial Group Pty Ltd and receives a salary plus bonuses (based on both individual fee targets and business profitability) from AGS Financial Group Pty Ltd.

Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

Initial service fees

The initial advice fee covers the cost of researching relevant products, and preparing and implementing your financial plan

These are fees paid when you have agreed to receive our advice:

Initial service	Fee amount
Initial advice fee (including the preparation of your Statement of Advice)	<p>Our fee is based on the hourly rates below:</p> <p>Partner \$550 per hour Senior Financial Planner \$440 per hour Financial Planner \$330 per hour Administration Staff/Account Manager \$110 per hour</p> <p>These prices should be used as a guide only. We will discuss your individual needs and agree our costs with you. The final cost will be based on the complexity and extent of services we agree to provide you.</p>

We provide ongoing services to help you stay on track to meet your goals. The cost of these services are as follows:

Ongoing service	Fee amount
Funds under management	Up to 1.1% pa of funds under management. For example, if your account balance was \$100,000, your fee would be up to \$1,100 (as negotiated with your Financial Planner).
flat dollar	<p>A flat dollar fee starting at \$5/month may be charged instead of a percentage of funds under management (as negotiated with your Financial Planner)</p> <p>Please note that any Gearing Advice will be charged at a flat dollar fee arrangement, starting at \$5 a month.</p>

Ongoing Cost for reviewing non-approved super and investment funds

We have limited standard approved superannuation and investment products list that improves efficiency when providing ongoing advice to our clients. We are also able to receive one off approval for any product you may hold or any product you wish for us to review.

Due to the additional ongoing research when providing ongoing advice for non-standard approved products we charge an additional \$330 pa fee This fee may be included in your general advice fee or charged as a separate fee. This fee will be disclosed to you before your proceed with our advice.

\$330.00

We can provide you with a copy of our approved products list if required.

Insurance Review Service

For clients that we have previously provided insurance advice, an Insurance Review Advice service is available. A fee is payable of \$1,980 inc GST for multiple insurance types, or \$1,100 for a single insurance type.

\$1,980

This fee will be rebated in part or in full, in the event that any initial insurance commissions are generated as a result of the advice.

Direct Share Model Fee

Where we have recommended a direct share model portfolio an annual fee of \$1,650.00 (inc GST) is applicable. This fee may be charged as a monthly fee. If this is the case the fee will be \$137.50 per month

\$1,650.00*

This fee covers research, implementation and ongoing management of AGS Direct Share Model Portfolio

*This fee does not include brokerage costs. AGS does not charge a brokerage fee when buy/sell of investments. However, investment platforms will charge a brokerage fee.

Commissions

I do not receive commissions on investments through new superannuation, managed funds or retirement products. However, some products, particularly older products, may attract commissions.

Any commission amounts will be disclosed to you when providing my advice. The following table is a guide of commissions I may receive.

Where ongoing insurance commissions are paid, you will have access to our claims and administration support services for the relevant policies. Please contact us at the time if you are in need of this service.

Please note that ongoing commission does not entitle you to an ongoing insurance advice service. This service is charged separately on a fee for service basis as outlined above.

Product type	Initial commission	Ongoing commission	Example
Investments	Up to 5.5% of all contributions made to the investment.	Up to 1.1% of the investment value each year.	If you made an investment of \$10,000, we would receive up to \$550.00 initially and \$110.00 pa.
Insurance (including those held within superannuation)	Up to 77% of the first year's premium for new policies implemented from 1 January 2019. We may receive up to 88% of the first year's premium for new policies implemented between 1 January 2018 and 31 December 2018.	Up to 33% of the insurance premium each following year.	On insurance policies implemented from 1 January 2019, if your insurance premium was \$1,000, we would receive an initial commission of up to \$770. We would receive an ongoing commission of up to \$330.00 pa.

	We may receive commissions on increases or additions to existing policies of up to 130%.		
Loans	Up to 1.65% of the initial loan balance, of which AFG retains between 0-3% and passes the remaining 97-100% on to AMP Financial Planning. AMP Financial Planning then retains 0% and we will receive the remaining 100%.	Up to 0.55% of the outstanding loan balance each year, of which AFG retains between 0-3% and passes the remaining 97-100% on to AMP Financial Planning. AMP Financial Planning then retains 0% and we will receive the remaining 100%.	<p>If your loan balance was \$100,000, initial commission would be up to \$1,650, of which AFG retains up to \$49.50 and AMP Financial Planning receives \$1,600.50. AMP Financial Planning then passes (\$1,600.50 x 100%) \$1,600.50 on to us.</p> <p>On an annual basis, the commission on a \$100,000 loan balance would be up to \$550, of which AFG retains up to \$16.50 and AMP Financial Planning receives \$533.50. AMP Financial Planning then passes (\$533.50 x 100%) \$533.50 to us.</p>
Deposit bonds	Up to 22% of the deposit bond fee, of which AFG retains between 0-3% and passes the remaining 97-100% on to AMP Financial Planning. AMP Financial Planning then retains 0% and we will receive the remaining 100%.	N/A	For example, if your deposit bond fee is \$400, the commission would be up to \$88, of which AFG retains up to \$2.64 and AMP Financial Planning receives \$85.36. AMP Financial Planning then passes (\$85.36 x 100%) \$85.36 to us.
Other banking products		Up to 0.65% of the balance each year.	If you made an investment of \$2,000 we would receive \$13.00 of the balance each year.

All fees and charges include GST.