

# 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, 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.

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.

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. 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.

### Lack of independence

We are not independent, impartial or unbiased in relation to the provision of personal advice because:

- We may receive monetary and non-monetary benefits from product providers.
- Generally, we recommend products that are contained within our approved products and services list (APSL) which contain products and services from external providers and some which are related or associated with AMP Financial Planning. We may also hold shares in AMP Limited.

# 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 office contact details

Address	12-14 Falcon Street, , 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.

### Miranda office contact details

Address	Level 1, Suite 101, 29 Kiora Road Miranda NSW 2228
Phone	02 9966 8188
Fax	
Email	info@agsfinancialgroup.com.au

### Norwest office contact details

Address	Suite 110, Level 1, 4 Columbia Ct Norwest NSW 2153
Phone	02 9966 8188
Fax	
Email	info@agsfinancialgroup.com.au

### Melbourne office contact details

Address	133 Park St South Melbourne VIC 3205
Phone	02 9966 8188
Fax	
Email	info@agsfinancialgroup.com.au

### Brisbane office contact details

Address	Lobby 1, Level 2/76 Skyring Terrace Newstead QLD 4006
Phone	02 9966 8188
Fax	
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** on page 17.

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	— Investor directed portfolio services (for example, administration platforms)
— Estate planning	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Centrelink and other government benefits	— 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, reverse mortgages and deposit bonds
	— Commercial loans and commercial asset finance
	— SMSF loans
	— Rural loans
	— 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 from a diversified selection of approved Australian and International providers, including companies related to AMP Financial Planning. 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 approved by AMP Financial Planning. These services may include those issued by companies related to AMP Financial Planning.

As at May 2021, the lenders whose products are most commonly recommended by accredited mortgage consultants authorised by AMP Financial Planning are ANZ, Macquarie Bank, Commonwealth Bank, AMP Bank, NAB and AFG Home Loans.

## 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 annual advice and services, the details will be documented and provided to you in an advice or service agreement. This includes the frequency of contact between us, service standards that may apply, any fee arrangements and how the agreement 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 servicing to you and will be entitled to the agreed 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 actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply:

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
- Ongoing advice and services
- Annual advice and services

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

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

We may also receive commissions for deposit bonds. Details are in the schedule of fees.

### Payment methods

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

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment (subject to the advice and service provided)

All permissible 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 over a 12 month period.

For more information on our services, please see our **Schedule of fees** attached or available on request.

### Fixed service fees

We offer the following services at these fees:

Service	Fee
Initial cost to review non-approved insurance products	\$550
Direct Share Model Fee	\$1700
Ongoing Cost for reviewing non-approved super and investment funds	\$330
Insurance Review Service	\$1980
Term Deposit Administration (per term deposit, per transaction)	\$425

## 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 are monetary and non-monetary benefits we may receive other than those explained above. These are not additional costs to you.

In addition to the payments we may receive for our advice and services, we may receive other support services or recognition from the licensee to help us grow our business. This could include education or training support, badging rights, technology, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. 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) run off payments

Eligibility to receive DMA run off payments is dependent on us continuing to be authorised by and meeting standards set by AMP Financial Planning. From 31 January 2020 we will be eligible to receive run off payments based on the amount of advice revenue we generated in 2018. Advice revenue includes revenue directly attributable to advice provided to a client for an agreed fee. It excludes commissions from investment, insurance and banking products. These payments are to assist with our cashflow over 3 years as set out in the table below. Run off payments will not be made after January 2023.

Year	Total annual amount
2021	\$858,000.00
2022	\$429,000.00

### 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 you to another adviser or financial planning practice within the AMP network.

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 offers education, personal and professional development opportunities to our practice on an annual basis. Participation in these opportunities may be based on attainment of qualifying criteria or open eligibility.

#### Education and professional development

Provided we meet specific qualification criteria AMP Financial Planning will support the practice with 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. We may also be eligible for education or training support to assist with the development of advisers in our practice. This support may be dependent on a number of factors including the experience of the adviser and their tenure at our practice.

The support mentioned above is paid by AMP Financial Planning directly to the education or technology software provider and not to us.



**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 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 related or associated with AMP Financial Planning, namely:

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

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

From time to time, AMP Services Limited (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.

## 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 a 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.
Wealth Partners Financial Solutions	Financial Services	We have a referral arrangement with Wealth Partners Financial Solutions

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
AGS Accounting Pty Ltd	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.
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.
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.
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
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.
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.
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.

## 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 or accredited mortgage consultant and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact AMP Financial Planning:

- Phone 1800 812 388
- Email [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au)
- In Writing:

### **AMP Financial Planning Limited**

#### **Attention: Head of Advice Complaints and Client Remediation**

33 Alfred Street

Sydney NSW 2000

- They will try to resolve your complaint quickly and fairly. They will provide you with a decision in respect to your complaint within 45<sup>^</sup> days of us receiving it.
- We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following table.

<sup>^</sup>From 5 October 2021, the timeframe will reduce from 45 days to 30 days.

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

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;
  - We may be disclosing your personal information to Philippines for the purpose of Administration & Paraplanning.
- 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.

Subject to compliance with relevant laws, included relating to conflicted remuneration, 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 may subsidise some costs of attendance, subject to compliance with relevant laws. 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 2009 (Cth), will be disclosed in our advice to you prior to application.



# Our financial advisers and credit advisers

## About Alexander Berlee

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	248337
Credit representative number	370760

### Qualifications (Finance related)

Diploma of Financial Planning

Bachelor of Economics

### Professional memberships

FPA - Financial Planning Association

### Professional designations

CFP - Certified Financial Planner (FPA)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Debt securities
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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
- dividends
- bonus
- equity in the practice

Based on the above, the following contains my remuneration details:

- 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.

## My other business activities and relationships

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

I control a percentage of the equity interests in the business providing the services listed above. As a result, I 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.

## About David Pritchard

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	280892
Credit representative number	372314

### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Services (Financial Planning)

### Professional memberships

FPA - Financial Planning Association

### Professional designations

CFP - Certified Financial Planner (FPA)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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
- dividends
- bonus
- equity in the practice

Based on the above, the following contains my remuneration details:

- 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 Peter Frey

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	379440
Credit representative number	388085

### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Graduate Diploma of Financial Planning

Master of Financial Planning

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Goals based investing
- Debt securities
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

Based on the above, the following contains my remuneration details:

- Peter Frey 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 Gavin Du Buisson Perrine

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	393671
Credit representative number	393640

### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Services (Financial Planning)

Bachelor of Commerce (Economics and Financial Planning)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Debt securities
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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
- dividends
- bonus
- equity in the practice

Based on the above, the following contains my remuneration details:

- Gavin DuBuisson Perrine 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 Hall

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	424878
Credit representative number	424879

### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Services (Financial Planning)

Bachelor of Commerce

Graduate Diploma in Financial Planning

### Professional memberships

FPA - Financial Planning Association

### Professional designations

CFP - Certified Financial Planner (FPA)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

Based on the above, the following contains my remuneration details:

- 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 Kurt Armbruster

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	317187
Credit representative number	408247

### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Planning

### Professional memberships

AFA - Association of Financial Advisers

### Professional designations

FChFP - Fellow Chartered Financial Practitioner

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Debt securities
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

Based on the above, the following contains my remuneration details:

- 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 Damiano Zanetti

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	412655
Credit representative number	412659

### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

### Professional memberships

FPA - Financial Planning Association

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Goals based investing
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

Based on the above, the following contains my remuneration details:

- 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 Michael Smagin



Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	314495
Credit representative number	454728

#### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Bachelor of Business (Economics and Finance)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Goals based investing
- Debt securities
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

Based on the above, the following contains my remuneration details:

- 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 Timothy Graham

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	456116
Credit representative number	456117

#### Qualifications (Finance related)

Diploma of Financial Planning

Bachelor of Business (Financial Planning)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Debt securities
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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
- dividends
- bonus
- equity in the practice

Based on the above, the following contains my remuneration details:

- Timothy Graham 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

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	1008261
Credit representative number	486305

#### Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Goals based investing
- Debt securities
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

Based on the above, the following contains my remuneration details:

- 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

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	1008270
Credit representative number	488618

#### Qualifications (Finance related)

Diploma of Financial Planning

Graduate Certificate in Management

Graduate Diploma in Management

Master of Business Administration

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Goals based investing
- Debt securities
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

Based on the above, the following contains my remuneration details:

- 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 Lionel O'Mally

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	1251765
Credit representative number	495180

### Qualifications (Finance related)

Diploma of Financial Planning

Bachelor of Financial Advising

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Goals based investing
- Debt securities
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

Based on the above, the following contains my remuneration details:

- 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 Clare Boadle

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	1249409
Credit representative number	498818

### Qualifications (Finance related)

Diploma of Financial Planning

Bachelor of Commerce (Accounting)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

Based on the above, the following contains my remuneration details:

- 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 Peter Gray

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	239758
Credit representative number	373813

### Qualifications (Finance related)

Diploma of Financial Planning

### Professional memberships

FPA - Financial Planning Association

### Professional designations

CFP - Certified Financial Planner (FPA)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Gearing and margin lending
- Debt securities
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

Based on the above, the following contains my remuneration details:

- Peter Gray 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 Hayden Witts

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	1262095
Credit representative number	521768

### Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

Bachelor of Commerce (Accounting & Finance)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Gearing and margin lending
- Debt securities
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

Based on the above, the following contains my remuneration details:

- Hayden Witts 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 Greenberg

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	454118
Credit representative number	454119

### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Services (Financial Planning)

Bachelor of Business

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Employer super
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Debt securities
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

Based on the above, the following contains my remuneration details:

- David Greenberg 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 William Yorke

Phone	02 99668188
Email	info@agsfinancialgroup.com.au
Authorised representative number	1004686
Credit representative number	523607

### Qualifications (Finance related)

Graduate Diploma in Financial Planning

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

Based on the above, the following contains my remuneration details:

- William Yorke 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 Heath Banfield

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	470042
Credit representative number	470045

### Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

Certificate IV in Financial Services

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Gearing and margin lending
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

Based on the above, the following contains my remuneration details:

- Heath Banfield 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 Clint Robinson

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Authorised representative number	247995
Credit representative number	372341

### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Services (Financial Planning)

Certificate IV in Financial Services

### Professional memberships

FBAA - Finance Brokers Association of Australia

FPA - Financial Planning Association

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Debt securities
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

Based on the above, the following contains my remuneration details:

- Clint Robinson 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 Kristy Hibbert

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Credit representative number	370861

### Qualifications (Finance related)

Certificate IV Financial Services (Finance/Mortgage Broking)

Diploma of Financial Services (Finance/Mortgage Broking Management)

### Professional memberships

MFAA - Mortgage & Finance Association of Australia

## 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
- 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 and commercial asset finance
- SMSF loans
- rural loans

I can also recommend credit cards. 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

Based on the above, the following contains my remuneration details:

- 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

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Credit representative number	476785

### Qualifications (Finance related)

Certificate IV in Finance and Mortgage Broking

### Professional memberships

FBA - Finance Brokers Association of Australia

## 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
- 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 and commercial asset finance
- SMSF loans
- rural loans

I can also recommend credit cards. 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

Based on the above, the following contains my remuneration details:

- 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 Susan Rajbhandari

Phone	02 9966 8188
Email	info@agsfinancialgroup.com.au
Credit representative number	523288

### Qualifications (Finance related)

Certificate IV in Finance and Mortgage Broking

Master of Professional Accounting

### Professional memberships

FBA - Finance Brokers Association of Australia

## 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
- 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 and commercial asset finance
- SMSF loans
- rural loans

I can also recommend credit cards. 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

Based on the above, the following contains my remuneration details:

- Susan Rajbhandari 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 Roy Robinson

Phone	02 9966 8188
Email	roy@arrowfinancial.com.au
Credit representative number	377912

### Qualifications (Finance related)

Certificate IV Financial Services (Finance/Mortgage Broking)

### Professional memberships

FBAA - Finance Brokers Association of Australia

## 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
- 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 and commercial asset finance
- SMSF loans
- rural loans

I can also recommend credit cards. 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:

- share of revenue

Based on the above, the following contains my remuneration details:

- Roy Robinson is self-employed under AGS Financial Group Pty Ltd and receives 90% of earned commissions. AGS Financial Group will be retaining 10%



# 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 fees

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</p> <p>Senior Financial Planner \$440 per hour</p> <p>Financial Planner \$330 per hour</p> <p>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>

## Ongoing service fees

We provide ongoing services for clients with existing ongoing fee arrangements to help you stay on track to meet your goals. Our ongoing service fees vary depending on the scope and complexity of services provided. The cost of these services are as follows:

Ongoing service	Fee amount
Funds under Management	<p>Up to 2.2% pa of funds under management. For example, if your account balance was \$100,000, your fee would be up to \$2,200 (as negotiated with your Financial Planner).</p>

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement. Note that ongoing service are closed to new clients and are applied to existing 'ongoing advice agreements' prior to 1 March 2020.

## Annual advice and service fees

We also offer services for the below costs for a fixed period of 12 months. The cost of those services are as follows:

Service	Fee amount
Ongoing contact and annual review	<p>Up to 2.2% pa of funds under management. For example, if your account balance was \$100,000, your fee would be up to \$2,200 (as negotiated with your Financial Planner).</p> <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>

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

## Commissions

We may receive commissions when implementing certain products for you, in line with the below. Any commission amounts will be disclosed to you when providing our advice. The following table is a guide of commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	<p>Up to 66% of the first year's premium for new policies implemented from 1 January 2020.</p> <p>We may receive commissions on increases or additions to existing policies of up to 66%.</p>	Up to 33% of the insurance premium each following year.	<p>On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660.</p> <p>We would receive an ongoing commission of up to \$330.00 pa.</p>
Residential Loans	<p>Up to 1.10% of the initial loan balance.</p> <p>AFG retains 1.5% and passes the remainder on to AMP Financial Planning.</p> <p>AMP Financial Planning then retains 0% and we will receive the remaining 100%.</p>	<p>Up to 0.55% of the outstanding loan balance each year.</p> <p>AFG retains 1.5% and passes the remainder on to AMP Financial Planning.</p> <p>AMP Financial Planning then retains 0% and we will receive the remaining 100%.</p>	<p>If your loan balance was \$100,000, initial commission would be up to \$1,100.</p> <p>AFG would retain up to \$16.50 and AMP Financial Planning receives \$1,083.50.</p> <p>AMP Financial Planning then passes (\$1,083.50 x 100%) \$1,083.50 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 \$8.25 and AMP Financial Planning receives \$541.75.</p> <p>AMP Financial Planning then passes (\$541.75 x 100%) \$541.75 to us.</p>
Personal Loans	<p>Up to 2.75% of the initial loan balance. Where an aggregator fee applies, AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 0% and we will receive the remaining 100%.</p> <p>Up to \$440 where a flat commission applies.</p> <p>Where an aggregator fee applies, AFG retains \$6 and passes the remaining \$4 on to AMP Financial Planning. AMP Financial Planning then retains \$0.00 and we will receive the remaining \$4.00.</p>	N/A	<p>If your loan balance was \$50,000 and a percentage-based fee applies, commission would be up to \$1,375.</p> <p>AFG would retain up to \$20.63 and AMP Financial Planning receives \$1,354.37. AMP Financial Planning then passes (\$1,354.37 x 100%) \$1,354.37 on to us.</p>

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Deposit bonds	<p>Up to 25% of the deposit bond fee.</p> <p>AFG retains 1.5% and passes the remainder on to AMP Financial Planning.</p> <p>AMP Financial Planning then retains 0% and we will receive the remaining 100%.</p>	N/A	<p>For example, if your deposit bond fee is \$400, the commission would be up to \$100.</p> <p>AFG would retain up to \$1.50 and AMP Financial Planning receives \$98.50.</p> <p>AMP Financial Planning then passes (\$98.50 x 100%) \$98.50 to us.</p>
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All fees and charges include GST.

If an agreed advice fee is charged then we may rebate all or some of the commission.