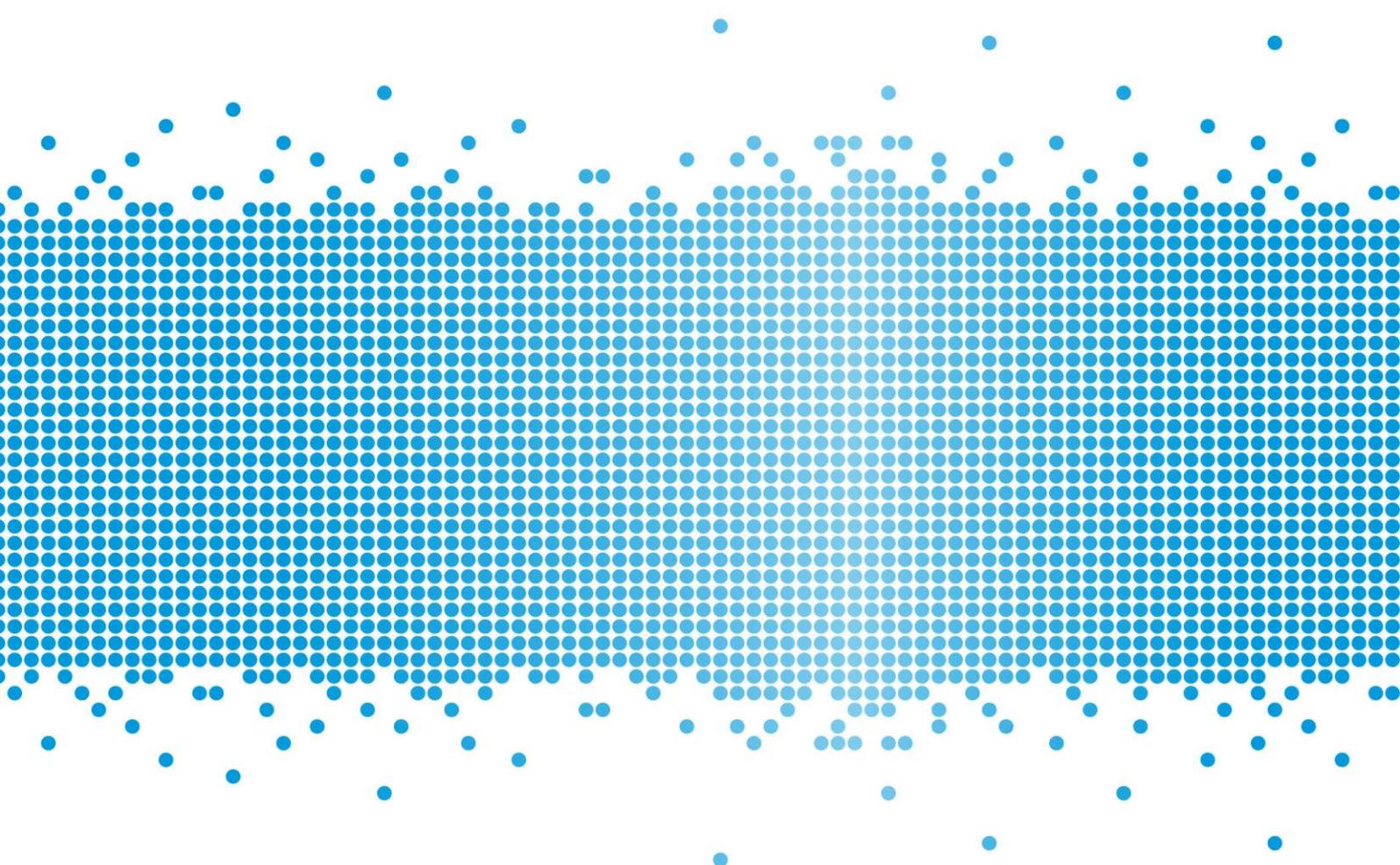


# Financial Services and Credit Guide

STUART BROADLEY & ASSOCIATES FINANCIAL ADVISERS



Version: 10.0

Date prepared: Wednesday, 9 December 2020

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 Charter Financial Planning Limited (Charter)
- our fees and how we, your adviser and Charter, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or Charter

## 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.

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

<b>Name</b>	Stuart Broadley & Associates Financial Advisers Pty Ltd as Trustee of the The Broadley Family Trust trading as Stuart Broadley & Associates Financial Advisers.
<b>Australian Business Number</b>	38 823 670 198
<b>Australian Company Number</b>	056 343 652
<b>Authorised representative number</b>	428531

## Our office contact details

<b>Address</b>	Level 1, 110 Chifley Drive, Preston, VIC 3072
<b>Phone</b>	(03) 9480-6999
<b>Fax</b>	(03) 9480-2022
<b>Email</b>	stuart@sbfa.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.

## 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 14.

We can provide advice on	We can arrange the following products and services
— Investments strategies (strategic asset allocation)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Managed investments
— Debt management (including borrowing for personal purposes)	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Salary packaging	— Retirement income streams, including pensions and annuities
— Superannuation strategies and retirement planning	— Personal and group Insurance (life cover, disability, income protection and trauma)
— Personal insurance	— Life investment products including whole of life, endowment and bonds
— Centrelink and other government benefits	— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.
— Ongoing advice and services, including regular portfolio reviews	— Investor directed portfolio services
— Aged care	— Limited selection of investment guarantees
— Estate Planning	— Employer Superannuation
— Goals Based Investing	

Charter maintains an approved products and services list from a diversified selection of approved Australian and International providers, including companies related to Charter. These have been researched by external research houses as well as our in-house research team.

Charter 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 Charter'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 Charter.

As at November 2020, the lenders whose products are most commonly recommended by accredited mortgage consultants authorised by Charter are CBA, ANZ, Bankwest, AFG Home Loans, ING and NAB.

## Tax implications of our advice

Under the Tax Agent Services Act 2009, Stuart Broadley & Associates Financial Advisers Pty Ltd as Trustee of the The Broadley Family Trust trading as Stuart Broadley & Associates Financial Advisers, 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.

## 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 or annual advice and services.

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; and
- Ongoing commission - a percentage of the value of your investment balance, usually calculated at the end of each month in which you hold the investment.
- From 1 January 2021, most benefits given under existing grandfathered arrangements for conflicted remuneration in relation to financial product advice provided to retail clients will cease.

### 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 Charter as the licensee. They retain an amount (a licensee fee) to cover their licensee costs and the balance is passed on to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

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

### 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 training, badging rights, technology, financing, events or other recognition we are eligible for. These benefits such as prizes, awards, events may be given to us in recognition of financial planning excellence or innovation including if we qualify under the licensee's excellence program, or for business operational costs. These benefits are paid either at the licensee's discretion or depending on meeting certain qualifying criteria including the quality of our services and advice provided to our clients. We may receive benefits from products 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 Charter. 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 (payable over 2 instalments)
2020	\$108,900
2021	\$72,600
2022	\$36,300

## Transition Support Payments (TSP)

The TSP payments we are to receive provide us with transitional cash flow support as we are no longer eligible to receive value participation scheme (VPS) payments. The TSP amounts are derived from a crystallised base that was unique for our practice.

Year	Annual TSP amount
2020	\$161,820.29
2021	\$215,760.38
2022	\$107,880.19

## Certified quality advice program

On meeting eligibility criteria and gaining access into the program, we may become eligible for discounts on licensee fees, a 10% increase in purchase price under the buyout option and a 10% increase in DMA payment should we qualify. Eligibility is assessed on professional operations and processes, high quality advice standards and education.

### Buyout option

If we leave the financial services industry, we are eligible to sell the register rights of our client base to Charter Financial Planning Limited. The valuation of these rights is based on a multiple of the annual financial planning revenue generated by our practice.

## Personal and professional development

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

### Charter Leaders program

Each year, practices that meet particular criteria may be awarded entry into the Charter Leaders program. The criteria is based on a combination of factors including the quality of advice provision of services and business goals. The Charter Leaders program provides access to personal and professional development courses organised by Charter. Charter may subsidise the cost of these courses up to amounts as determined by Charter from time to time.

## Business support

We might receive financial and non-financial assistance from the licensee including financing or subsidies or reimbursements for accounting, legal and bank fees or technology support; marketing, badging rights, or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.

Provided we met specific qualification criteria Charter will support our practice with up to \$3,750 per authorised representative that was with us in December 2017. This support is to assist us in meeting

the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority. Any support provided by Charter is paid directly to the education provider and not to us.

**Placement fees**

From time to time Charter 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 Charter. 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 Charter has with providers of financial services and products as they could be seen to influence the advice you receive.

## About our licensee

Charter Financial Planning Limited

ABN 35 002 976 294

Australian Financial Services Licensee and Australian Credit Licensee No: 234665

Charter:

- 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

Charter's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

## About the AMP Group

Charter 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 Charter namely:

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

## 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
Broadley and Associates Mortgage Broking P/L	Financial Planning Advice	We will receive 30% of any initial and ongoing fees generated.

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
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Insurance HQ P/L	We pay 30% of initial revenue generated for any referrals provided from Insurance HQ P/L
CCP Accounting Services P/L	We pay 20% of initial and ongoing revenue generated for any referrals provided from CCP Accounting Services P/L.
Phillip Bastille Equipment Finance P/L	We pay 15% of any initial and 50% of any ongoing revenue for any referrals provided by Phillip Bastille equipment Finance P/L.
Everrich Financial P/L	We will pay 20% of any initial and ongoing commission paid by the licensee or part of the fee for services paid by the licensee.

## Our other business activities and relationships

### Aggregated CAR arrangements

Wassim Ghattas and Stephen Gamble own a percentage of the equity interests in Ghatley Pty Ltd (Wassim Ghattas) and Starbo Pty Ltd (Stephen Gamble). These businesses are also authorised by Charter to provide financial advice. Our revenue results may be aggregated with each of the CAR's revenue results for purpose of determining licensee fees and/ or the recognition payments (as outlined under other benefits) that we and Ghatley Pty Ltd and Starbo Pty Ltd, may receive.

These include:

- Reduced licensee fees

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

**Charter Financial Planning Limited**  
**Attention: National Manager, Advice Complaints**  
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 days of us receiving it.
- We note that in some circumstances, it may not be possible for us to completely resolve a complaint within the 45 days. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response after the 45 day period, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	<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>
Any issue relating to your personal information	<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. Charter 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 Charter, even where subsequent to these actions they have ceased to be employed by or act for Charter.

# 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 Charter 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 Charter 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); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and Charter 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 Charter 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 Group's Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

## Australian Finance Group (AFG)

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 recommendation of 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 Stuart Broadley

Experience	Stuart has been in the financial planning industry since 1997
Phone	(03) 9480-6999
Email	stuart@sbfa.com.au
Authorised representative number	250536
Credit representative number	406821

### Qualifications (Finance related)

Industry Standard Education - RG146 specialist knowledge

## 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:

- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- Exchange traded funds and Listed Investment companies
- Goals based investing
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

I am authorised to provide advice and services in relation to your superannuation and investments up to a maximum of total funds under advice of \$600,000 per client, where a client is an individual or a couple. 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 Charter 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
- equity in the practice

As I am an equity owner within the business, I receive a combination of a salary and dividends.

## About David Lewis

Experience	15 Years in Financial Services Industry
Phone	(03) 9480-6999
Email	flyfire@optusnet.com.au
Authorised representative number	250793
Credit representative number	406734

### Qualifications (Finance related)

Industry Standard Education - RG146 specialist knowledge

### Professional memberships

AFA - Association of Financial Advisers

## 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 (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds
- Self-managed super funds (SMSF)

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 Charter 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
- dividends
- equity in the practice

As I am an Equity owner within the business I receive a combination of a salary and dividends.

## About Adam McRedmond

Experience	Adam has been in the Financial Planning Industry since 2008.
Phone	(03)9480-6999
Email	adam@sbfa.com.au
Authorised representative number	386598
Credit representative number	386617

### Qualifications (Finance related)

B.Com (Finance, Financial Planning and Commercial Law)

Cert IV in Finance and Mortgage Broking

### Professional memberships

FBA – Finance Brokers Association of Australia

## 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 (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Goals based investing
- Debt Securities
- Employer Superannuation

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

I am also an Accredited Mortgage Consultant and as a credit representative of Charter I am authorised to provide mortgage and finance broking activities, including assisting you to apply for a loan.

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

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

## How I am paid

I receive the following from our practice:

- salary
- dividends
- equity in the practice

As I am a 49% equity owner within my business, I receive a combination of a salary and distributions, where Stuart Broadley then receives the remaining 51% in dividends.

## About Wassim Ghattas

Experience	7 years experience in financial services industry
Phone	94806999
Email	wassim@sbfa.com.au
Authorised representative number	001240880
Credit representative number	486076

### Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

Bachelor of Commerce

## 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
- Self-managed super funds (SMSF)
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Debt Securities
- Employer Superannuation
- Loans including mortgages and personal loans, 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 Charter 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
- dividends
- equity in the practice

As I am a 80% equity owner within my business, I receive a combination of a salary and distributions, where Stuart Broadley then receives the remaining 20% in dividends.

## About Stephen Gamble

Experience	Stephen has been in the financial planning industry since 1981.
Phone	0433660034
Email	stephen@sbfa.com.au
Authorised representative number	271558
Credit representative number	424500

### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Bachelor of Business (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:

- Aged care
- Securities (including listed securities and debt securities)
- Exchange traded funds and listed investment companies
- Self-managed super funds (SMSF)
- Goals based investing
- Loans including mortgages and personal loans, 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 Charter 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:

- equity in the practice
- share of revenue

I receive 100% of all revenue I generate.

## My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Steve Gamble Tax Agent. Charter is not involved 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 Mark Ladds

Experience	30 years experience in financial services industry
Phone	(03) 9480 6999
Email	mark@sbfa.com.au
Authorised representative number	437230
Credit representative number	446458

### Qualifications (Finance related)

Industry Standard Education - RG146 specialist knowledge

### Professional memberships

AFA - Association of Financial Advisers

## 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
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- Exchange traded funds and listed investment companies
- Goals based investing
- Employer Superannuation
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

I am authorised to provide advice and services in relation to your superannuation and investments up to a maximum of total funds under advice of \$600,000 per client, where a client is an individual or a couple. 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 Charter 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
- dividends
- equity in the practice

As I am a 49% equity owner within my business, I receive a combination of a salary and distributions, where Stuart Broadley then receives the remaining 51% in dividends.

## About Man Tran

Experience	Man has been in the Financial Planning Industry since 2007.
Phone	(03) 9480-6999
Email	man@sbfa.com.au
Authorised representative number	423115
Credit representative number	424952

### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Services (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:

- Aged care
- Debt Securities
- Employer Superannuation
- Loans including mortgages and personal loans, 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 Charter 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
- dividends
- equity in the practice

As I am a 49% equity owner within my business, I receive a combination of a salary and distributions, where Stuart Broadley then receives the remaining 51% in dividends.

## About Russell Snibson

Experience	Been in the financial planning industry since 1985
Phone	(03) 9480-6999
Email	russell@sbfa.com.au
Authorised representative number	327391
Credit representative number	406869

### Qualifications (Finance related)

Industry Standard Education - RG146 specialist knowledge

## 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 (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- Exchange traded funds and listed investment companies
- Goals-based investing
- Loans including mortgages and personal loans, 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 Charter 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:

- dividends
- equity in the practice

I receive 100% of the initial and ongoing revenue I generate.

## About Connie Allie

Experience	Connie has spent the past 10 years working as a licensed Financial Planner.
Phone	0408 400 181
Email	<a href="mailto:connie@enlightenedwealth.com.au">connie@enlightenedwealth.com.au</a>
Authorised representative number	413529
Credit representative number	495240

### Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

Associate Diploma of Business

### Professional memberships

FPA - Financial Planning Association

Aged Care Steps

## About Connie Allie

Connie Allie has over 20 years' experience in the financial services industry and is currently completing her Graduate Diploma of Financial Planning at Deakin University.

Connie's first role was in Funds Management employed as a Business Development Officer at Perpetual Investments which gave her valuable Fund Manager experience before moving into a Client Relationship Manager role servicing high net wealth clients within Perpetual Private Clients.

Connie also gained international experience moving to London & obtaining roles at investment banks J P Morgan and BNP Paribas. Upon her return to Australia she worked in boutique Financial Planning firms. Connie then obtained a role at Goldman Sachs/JB Were on their trading floor (within the Financial Planning team) as an Adviser Assistant servicing high net wealth individuals. This gave her valuable experience in direct share trading.

Connie completed the intensive year long AMP Horizons Program which lead her to a role as a servicing planner at a Hillcross practice. Connie decided to start her own business Enlightened Wealth Strategies after the birth of her daughter and contracted at various companies while building a client base from scratch. Connie has spent the past 10 years working as a licensed Financial Planner.

Connie has now decided to move over to Stuart Broadley and Associates to continue servicing clients on a consultancy fee basis.

## 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
- Exchange traded funds and listed investment companies
- Investor directed portfolio services
- Employer Superannuation
- Limited selection of investment guarantees
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

I am also a Credit Representative of Charter 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:

- I receive a consultancy fee

## About Caroline Hogan

Experience	I have been in the Financial Service Industry for over 29 years
Phone	(03) 9480 6999
Email	caroline@sbfa.com.au
Authorised representative number	282433
Credit representative number	462393

### Qualifications (Finance related)

Industry Standard Education - RG146

### 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:

- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Exchange traded funds and listed investment companies
- Employer Superannuation
- Securities (including listed securities and debt securities)
- Self-managed Superannuation Funds
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

I am authorised to provide advice and services in relation to your superannuation and investments up to a maximum of total funds under advice of \$600,000 per existing client, where a client is an individual or a couple. 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 Charter 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

# 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
Financial Planning Services	Starting from \$0 to \$11,000 depending on the complexity of the advice

## 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
Financial Planning Services	Starting from \$0 to \$11,000 depending on the complexity of the advice

The amount of fees will depend on the service offering and these are 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
Financial Planning Services	Starting from \$1,000 to \$11,000 depending on the complexity of the advice for a 12 month period.

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

## Commissions

We do not receive commissions on investments through new superannuation, managed funds or retirement products. However, some products, particularly older products, may attract commissions and will cease with effect from 1 January 2021.

Any commission amounts will be disclosed to you when providing my 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)	Up to 66% of the first year's premium for new policies implemented from 1 January 2020. We may receive commissions on increases or additions to existing policies of up to 130%.	Up to 33% of the insurance premium each following year.	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. We would receive an ongoing commission of up to \$330.00 pa.
Loans	Up to 1.10% of the initial loan balance. AFG retains 1.5% and passes the remainder on to Charter. Charter then retains 0% and we will receive the remaining 97-100%.	Up to 0.55% of the outstanding loan balance each year. AFG retains 1.5% and passes the remainder on to Charter. Charter then retains 0% and we will receive the remaining 97-100%.	If your loan balance was \$100,000, initial commission would be up to \$1,100. AFG would retain up to \$16.50 and Charter receives \$1,083.50. Charter then passes (\$1,083.50 x 100%) on to us. 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 Charter receives \$541.75. Charter then passes (\$541.75 x 100%) to us.

All fees and charges include GST.

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