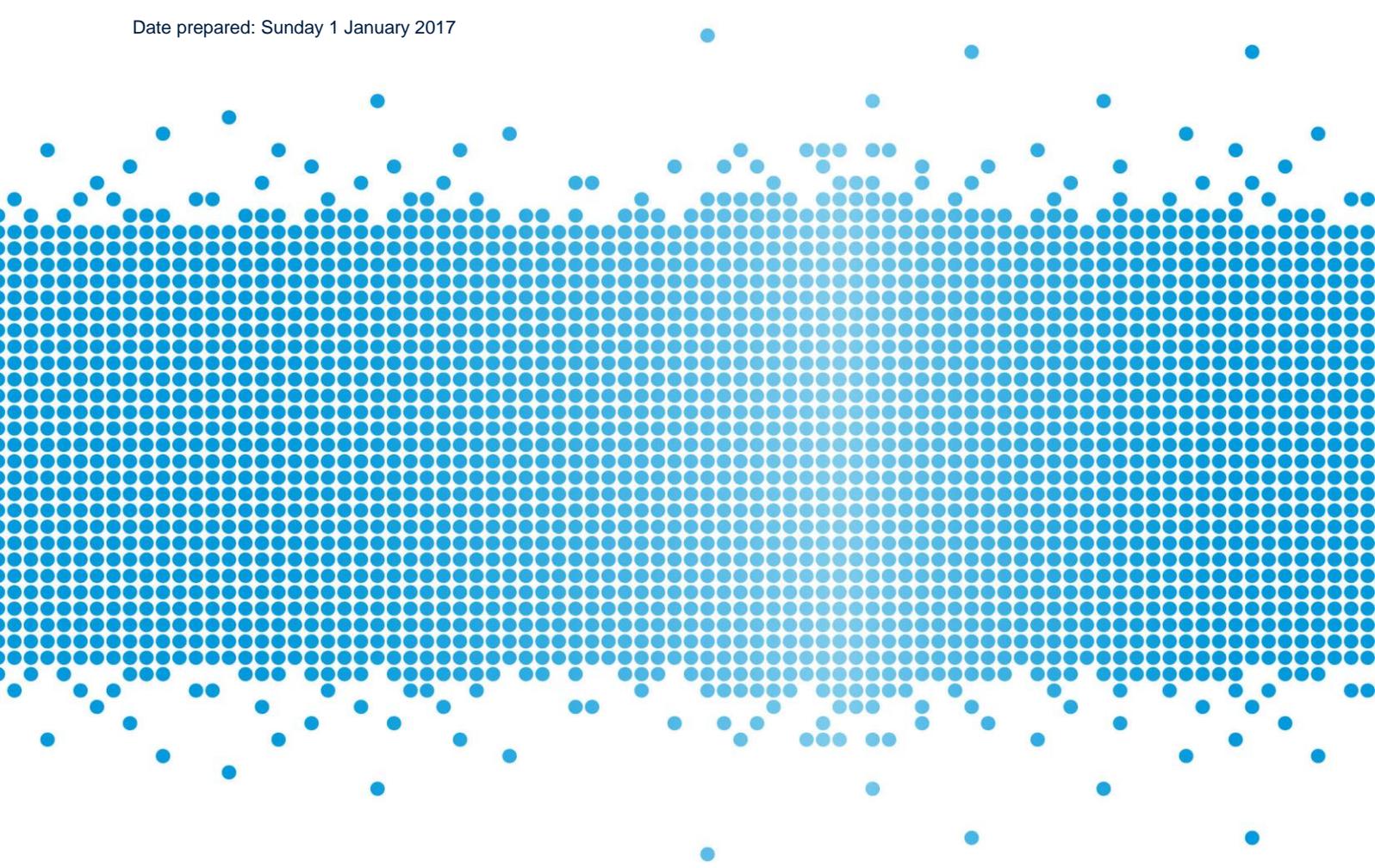


Financial Services and Credit Guide

ipac Western Australia

Version: 2.0

Date prepared: Sunday 1 January 2017



It is important that you read this Financial Services and Credit Guide (FSCG). It contains information that will help you decide whether to use any of the financial services offered by us, as described in this guide, including:

- 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.

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 an SoA, a record of debt advice or a Credit Proposal. We will retain a record of the debt advice which you may request by contacting our office within seven years of the assessment.

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

Name	Pajoda Investments Pty Ltd trading as ipac Western Australia
Australian Business Number	33 127 407 238
Authorised representative number	328419

Our office contact details

Office Address	55 Salvado Road, Subiaco, WA 6008
Postal Address	PO Box 38, Wembley WA 6913
Phone	08 9489 0500
Fax	08 9489 0566
Email	info@ipacwa.com.au
Website	http://www.ipacwa.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 12.

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
— Ongoing advice and services, including regular portfolio reviews	— Retirement income streams, including pensions and annuities
— Aged care	— Personal and group Insurance (life cover, disability, income protection and trauma)
	— 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

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

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 issued or promoted by the AMP Group or as otherwise approved by Charter and where appropriate to your circumstances.

The lenders and lessors whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Charter are:

Lenders

- AMP Bank
- ANZ
- NAB Broker (Homeside)
- Commonwealth Bank
- Macquarie Bank
- Westpac
- ING Direct
- Suncorp
- St George Bank
- Bankwest
- AFG Home Loans

Lessors

- Macquarie
- Esanda
- Westpac
- Commonwealth Bank

Tax implications of our advice

Under the Tax Agent Services Act 2009, ipac Western Australia 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

If you do not require advice, we can also arrange for you to apply for 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 we will document in writing. You can ask us for a copy of this documentation at any time.

Your relationship with us and using our services

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

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

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

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

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 inaccurate the advice or services we provide you may not be appropriate for you.

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

Our fees

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

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

Our agreed advice and service fees may include charges for:

- Initial advice
- Ongoing advice
- Additional advice

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

- Initial commission - a percentage of the value of your investment contributions 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.

Payment methods

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

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

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

For details of our service fees, see our Schedule of fees below.

Other costs

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

Other benefits we may receive

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

In addition to the payments we may receive for our advice and services, we may receive other support services. These can include financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance.

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 recognition

We may qualify to receive a DMA to recognise and reward our growth and professionalism. The DMA is based on a rate, calculated once per year, and determined by our ranking relative to other Charter Financial Planning practices. Up to 50% of all Charter Financial Planning practices may qualify for DMA payments. The rate may range from 0% to 3.25%, depending on our ranking. It is then applied to our practice revenue of the prior year and paid to us in two instalments a year.

For example, if our DMA is set at 1% and our revenue for the prior year was \$200,000, we would receive a total of \$2,000 for that year, paid over two instalments.

How our performance is ranked

Our practice ranking is based on a scorecard, with points received for the quality of our services, compliance (audit results), our business goals and our engagement with clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service payments and our clients' product holdings over the previous year.

Value participation scheme

AMP will provide us a cash payment based on the total in force annual premiums on some AMP insurance products and funds under management in some AMP wealth management products. The amount paid is based on the following:

- A tiered rate of up to 3% is applied incrementally to total premiums on some AMP insurance products. For example, if a client takes out a qualifying AMP insurance policy with an annual premium of \$3,000, we may receive an annual payment of up to \$90 in respect of that policy, with the rate applied dependent on the total combined premiums from all qualifying AMP insurance products.
- A tiered rate of up to 0.25% is applied incrementally to the total funds under management in qualifying AMP wealth management products. For example, if an existing client with a qualifying AMP wealth product invests a further \$40,000 into that product, we may receive up to \$100 in respect of that specific investment, with the rate applied dependent on the total qualifying funds under management.

From 1 July 2014, all investments in AMP wealth management products by new clients have been excluded from the scheme.

Certified Quality Advice Program

On meeting eligibility criteria and gaining access into the program, we may be eligible for discounts on practice fees, as well as an increased purchase price under the Buy-out option. Eligibility is assessed on professional operations and processes, high quality advice standards and education.

Buy out option

We are eligible to sell the register rights of our client base to Charter. The value of the sale is based on a multiple of the ongoing revenue generated from financial products.

Annual advice conference

The advice conference is an annual event which offers advisers the opportunity for professional development and to hear updates on AMP's thinking about the future of advice. Charter subsidises the costs of the advisers attending. The value will depend upon a range of factors, including the nature of the courses and events planned.

Educational support

Charter Financial Planning rewards individuals with educational support if they meet certain qualifying criteria. The qualifying criteria may vary, and is normally based on the standard of our financial planning services and our business performance.

Business Support

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

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 securities (such as shares and rights issues). 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 is a member of the AMP Group and has:

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

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 part of the AMP Group and as such Charter is affiliated with:

- The National Mutual Life Association of Australasia Limited*
- National Mutual Funds Management Limited
- NMMT Limited
- N.M. Superannuation Pty Limited
- Multiport Pty Limited
- ipac asset management limited
- AMP Bank Limited
- AMP Capital Funds Management Limited
- AMP Capital Investors Limited
- AMP Superannuation Limited
- AMP Life Limited
- Cavendish Superannuation Pty Ltd
- Australian Securities Administration Limited (ASAL)
- Super IQ Pty Ltd

*The National Mutual Life Association of Australasia Limited will cease issuing products on 31 December 2016. On 1 January 2017, the life insurance business of this company will transfer to AMP Life 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.

Charter's relationships with other companies

Issuers of products do not pay to be included on the approved products and services list.

Product issuers or service providers that have been selected for inclusion may pay AMP Services Limited the following benefits up to the following amounts (these are all inclusive of GST):

- A fixed payment of up to \$495,000 for risk insurance products.
- A fixed payment of up to \$195,000 for investment products.

Our practice does not receive any part of these payments. From time to time, product issuers have access to Charter and its authorised representatives to provide education as well as give training 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
Inhouse Lending	Credit advice in relation to owner-occupied and investment property mortgages, as well as commercial mortgage loans.	We have a referral arrangement with Inhouse Lending through which we refer clients for credit advice. If you are referred by us, then we will receive a referral fee of 20% of any upfront and/or ongoing fees and/or commission received by Inhouse Lending.

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 days, please contact AMP Advice Complaints on adviceComplaints@amp.com.au, or put your complaint in writing and send it to:

Attention: National Manager, Advice Complaints

Level 12, 33 Alfred Street

Sydney, NSW 2000

- AMP Advice Complaints will try to resolve your complaint quickly and fairly.
- If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following below.

<p>Any issues relating to financial advice, investments, superannuation or insurance matters</p>	<p>Financial Ombudsman Service (FOS)</p> <p>GPO Box 3 Collins Street West Melbourne Victoria 3001</p> <p>1300 780 808 www.fos.org.au info@fos.org.au</p>
<p>Any issue relating to your personal information</p>	<p>The Privacy Commissioner</p> <p>GPO Box 5218 Sydney NSW 2001</p> <p>1300 363 992 privacy@privacy.gov.au</p>

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. You can also contact the **Financial Planning Association (FPA)** at <http://www.fpa.asn.au> to make a complaint (please note that the FPA cannot award compensation).

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

Your privacy is important to us. 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;
- 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 AMP group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the AMP 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 AMP Privacy Policy);
- 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, and 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 AMP Privacy Policy. The AMP Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

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

Our Financial Advisers and Credit Advisers

About Patrick Canion



Experience	Patrick is Chief Executive Officer and Principal of ipac Western Australia, a financial planning firm with 21 employees. ipac Western Australia is the 2016 Professional Practice of the Year as awarded by the Financial Planning Association, and has many previous awards for excellence. Patrick leads ipac Western Australia and has specific responsibility for marketing and developing our client services. His area of expertise is with business owners and professionals. He is deeply familiar with the issues they face to build, protect and grow their wealth. Patrick is a Certified Financial Planner (CFP®) and has a Master of Applied Finance and Investment degree. Regularly quoted in the media, his motto is "Take your work seriously, but don't take yourself too seriously". On the other hand, most of the ipac Western Australia team suspect his true motto is "I'm not hard to please, I just like things done my way!"
Qualifications	Diploma of Financial Planning Masters Degree in Applied Finance and Investment
Memberships	Financial Planning Association, Financial Services Institute of Australasia, Australian Institute of Company Directors
Phone	08 9489 0507
Email	patrick.canion@ipacwa.com.au
Authorised representative number	250939
Credit representative number	407385

The advice and services I can provide

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

- Aged care
- Employer super
- SMSF borrowing

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

I am also a Credit Representative of 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
- equity in the practice

I am paid a salary from Pajoda Investments Pty Ltd and I also have equity in the business which may result in me receiving additional capital and profit related benefits.

About Julian Summers



Experience	<p>Julian is an equity partner in ipac Western Australia and he has over 30 years' experience as a financial adviser. He is a Certified Financial Planner (CFP®) and has a Diploma in Financial Planning. He is responsible for overseeing the development and growth of a high-performance team. Julian fosters positive internal working relationships and works proactively across all function areas of the business. He is actively involved in many business initiatives on a day-to-day basis. He works with many referral partners, helping to support their business and provide additional services to their clients. Julian is an open and engaging person who conveys empathy and warmth in helping clients achieve their goals in life. He encourages a fun and happy environment in the workplace.</p> <p>Julian is dedicated to continuing his education and professional improvement. He, along with the other ipac WA advisers, is a member of the Financial Planning Association (FPA). This means he is qualified, experienced and also adheres to the FPA's Professional Code of Conduct, the highest financial planning standard in Australia.</p>
Qualifications	Diploma of Financial Planning
Memberships	Financial Planning Association
Phone	08 9489 0511
Email	julian.summers@ipacwa.com.au
Authorised representative number	221931
Credit representative number	407387

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.

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About Andre Parker



Experience	Andre has been working in the financial services industry since 2005. He is a Certified Financial Planner (CFP®) who also holds an Advanced Diploma of Financial Services as well as being accredited as a SPAA SMSF Specialist Advisor™ (SSA). The SPAA Specialist Advisor™ accreditation recognises advisers for their skills and knowledge in the SMSF sector as well as knowledge of the SIS Act, Tax and Corporations Law. Andre provides clear, easy to understand advice and gains great pleasure in helping his clients improve their long-term financial success. He works with his clients to create a blueprint that matches their lifestyle and is designed to grow and conserve their assets so that they can enjoy their retirement with financial independence. His clients can expect to have a trusted professional working relationship which he believes is necessary to create, grow and protect their wealth. Andre is dedicated to continuing his education and professional improvement. He, along with the other ipac WA advisers, is a member of the Financial Planning Association (FPA). This means he is qualified, experienced and also adheres to their Professional Code of Conduct, the highest financial planning standard in Australia.
Qualifications	Advanced Diploma Financial Services (Financial Planning) SSA SMSF Specialist Advisor™
Memberships	Financial Planning Association SMSF Professionals™ Association of Australia
Phone	08 9489 0521
Email	andre.parker@ipacwa.com.au
Authorised representative number	294952
Credit representative number	407660

The advice and services I can provide

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How I am paid

I receive the following from our practice:

- salary
- bonus

I am paid a salary from Pajoda Investments Pty Ltd and do not earn any fees, commissions or brokerage, but I may receive bonuses and other benefits when certain criteria such as achieving sales targets are met.

About Bob Miller



Experience	Bob holds a Bachelor of Arts and a Bachelor of Education along with a Graduate Diploma of Applied Finance and Investment. His expertise is in assisting clients with complex financial situations, ensuring that the outcomes meet their lifestyle targets. Bob has a strong understanding of world economics and how they are likely to affect the various asset classes that are available to invest in. Bob is also a published author of economic textbooks. Bob enjoys spending time with his family and he is an avid sports follower, both viewing and reading. Bob is dedicated to continuing his education and professional improvement. He, along with the other ipac WA advisers, is a member of the Financial Planning Association (FPA). This means he is qualified, experienced and also adheres to their Professional Code of Conduct, the highest financial planning standard in Australia.
Qualifications	B.A, B.Ed, ASIA, AFPA
Memberships	Financial Planning Association
Phone	08 9489 0549
Email	bob.miller@ipacwa.com.au
Authorised representative number	241901
Credit representative number	372784

The advice and services I can provide

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

- Aged care
- Employer super
- Goals based investing
- Limited selection of investment guarantees
- SMSF borrowing

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About Claire Turton



Experience	<p>Claire has over 19 years' experience in the finance and investment profession. Ranging from retail banking in the United Kingdom to stockbroking, insurance and financial planning, Claire has built some strong relationships across Australia within the corporate and healthcare world.</p> <p>Claire holds a Diploma in Financial Services (Stockbroking) and is working towards her Graduate Diploma in Financial Planning.</p> <p>Claire's expertise is business development and establishing long term relationships between clients, referral partners and ipac WA.</p> <p>Claire also has a passion for philanthropy and currently sits on the committee of Music Viva WA. She is a member of Mensa Australia and is a past committee member of the Western Australia Club Inc.</p>
Qualifications	Diploma in Financial Services
Phone	08 9489 0545
Email	claire.turton@ipacwa.com.au
Authorised representative number	282458
Credit representative number	482568

The advice and services I can provide

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

- Aged care
- Employer super
- Exchange traded funds (ETF)
- Gearing and margin lending
- Limited selection of investment guarantees
- Securities (including listed securities and corporate debentures)
- Self-managed super funds (SMSF)
- SMSF borrowing

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About Gavin Kotkis



Experience	Gavin is a specialist insurance adviser who has worked in this profession for over 20 years. He is a Certified Financial Planner (CFP®) with a Bachelor of Business and a Diploma in Financial Planning. He ensures that his clients are adequately covered in the event that an illness or accident impairs their ability to earn an income. Gavin continually undertakes professional development to keep abreast of the legislative changes within superannuation, investment, social security and tax environments. He is very active in the community, and he is also kept busy spending quality time with his wife Shelley and children Benji, Ashley, Ellie and Sophie. Gav is a keen swimmer, participating in ocean swim events. Gavin is dedicated to continuing his education and professional improvement. He, along with the other ipac WA advisers, is a member of the Financial Planning Association (FPA). This means he is qualified, experienced and also adheres to their Professional Code of Conduct, the highest financial planning standard in Australia.
Qualifications	Diploma of Financial Planning, Bachelor of Business
Memberships	Financial Planning Association
Phone	08 9489 0559
Email	gavin.kotkis@ipacwa.com.au
Authorised representative number	242196
Credit representative number	413755

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
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- Self-managed super funds (SMSF)
- SMSF borrowing

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About John Donald



Experience	John's area of expertise is working with seniors to ensure their wealth supports the lifestyle they wish to live. John has his finger on the pulse with the ever changing environment of Aged Care. John is a Certified Financial Planner (CFP®) and has a Diploma of Financial Planning. He is active in local community sporting associations, consistently encouraging his two beautiful children in their chosen activities. John also rides the highs and lows of all passionate West Coast FC supporters! John is renowned with his clients for being unflappable regardless of whatever challenges investment markets may present. Behind the scenes though, it can be another story, especially when technology doesn't behave as it should! John is dedicated to continuing his education and professional improvement. He, along with the other ipac WA advisers, is a member of the Financial Planning Association (FPA). This means he is qualified, experienced and also adheres to their Professional Code of Conduct, the highest financial planning standard in Australia.
Qualifications	Diploma of Financial Planning
Memberships	Financial Planning Association
Phone	08 9489 0509
Email	john.donald@ipacwa.com.au
Authorised representative number	249758
Credit representative number	407388

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:

- Employer super

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

I am also a Credit Representative of 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
- bonus

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About Linda Coombes



Experience	Linda is an experienced Financial Adviser with ipac Western Australia and has specific responsibility for providing ongoing advice to our clients. She is a Certified Financial Planner (CFP®) and qualified for her Diploma of Financial Planning with a distinction in every subject. In 2012, Linda won the Western Australian State Award in Charter's Value of Advice Awards. Her area of expertise is helping clients plan for all stages of life. She is deeply familiar with the issues they face to build, protect and enjoy their wealth, and is passionate about obtaining the desired results for her clients, so they can focus on other aspects of their lives. Linda also loves travel and keeping fit with Bikram Yoga. Linda is dedicated to continuing her education and professional improvement. She, along with the other ipac WA advisers, is a member of the Financial Planning Association (FPA). This means she is qualified, experienced and also adheres to their Professional Code of Conduct, the highest financial planning standard in Australia.
Qualifications	Diploma of Financial Planning
Memberships	Financial Planning Association
Phone	08 9489 0548
Email	linda.coombes@ipacwa.com.au
Authorised representative number	245383
Credit representative number	406655

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:

- Employer super

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About Matt Hern



Experience	Matt is a Certified Financial Planner (CFP®) with over 15 years' experience. His specialty is guiding young professionals with families on how to plan for their future financial security and how to have enough for what is important to them. Matt was previously a Petroleum Engineer, so he has a particular affinity for people working in the analytical professions. Matt enjoys working with his clients and enabling them to have a strong understanding of money matters, making the topics relevant to them and engaging. Matt is dedicated to continuing his education and professional improvement. He, along with the other ipac WA advisers, is a member of the Financial Planning Association (FPA). This means he is qualified, experienced and also adheres to their Professional Code of Conduct, the highest financial planning standard in Australia.
Qualifications	Bachelor of Engineering (Hons), Graduate Diploma of Financial Planning
Memberships	Financial Planning Association
Phone	08 9489 0555
Email	matt.hern@ipacwa.com.au
Authorised representative number	238821
Credit representative number	476182

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:

- Employer super
- Exchange traded funds (ETF)
- Limited selection of investment guarantees
- Securities (including listed securities and corporate debentures)
- SMSF borrowing

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

I am also a Credit Representative of 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

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About Pauline Flynn



Experience	Pauline is a Certified Financial Planner (CFP®) who holds a Diploma in Financial Planning and a Bachelor of Arts with Honors. She has been working in Financial Services since 1994, where she started as a Paraplanner. She has been part of the ipac WA team since May 2011. Pauline is renowned for her caring nature and her methodical approach in working with her clients to achieve their desired financial outcome, whether it be for a short term goal or their long term retirement planning. Apart from her professional career, Pauline is kept busy with her two beautiful daughters. She along with the other ipac WA advisers, is a member of the Financial Planning Association (FPA). This means she is qualified, experienced and also adheres to their Professional Code of Conduct, the highest financial planning standard in Australia.
Qualifications	Dip, FP, B.A. (Hons)
Memberships	Financial Planning Association
Phone	08 9489 0553
Email	pauline.flynn@ipacwa.com.au
Authorised representative number	241950
Credit representative number	370179

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:

- Employer super
- Limited selection of investment guarantees
- SMSF borrowing

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

I am also a Credit Representative of 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.

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About Sandra Lyon



Experience	Sandy is an experienced Financial Adviser with ipac Western Australia and has specific responsibility for providing ongoing advice to our clients through the Private Client Service. Her particular area of expertise is working with families across generations, to help preserve, grow and transfer wealth. Sandy is a Certified Financial Planner (CFP®) who holds a Diploma in Financial Planning. She is renowned for her friendly, caring manner and attention to detail. Sandy and her husband Glen enjoy spending time with their family, especially their adorable grandchildren. Sandy was awarded the 2014 WA Value of Advice award from Charter Financial Planning and in 2013 she was awarded the FPA WA Adviser of the year. Sandy is dedicated to continuing her education and professional improvement. She, along with the other ipac WA advisers, is a member of the Financial Planning Association (FPA). This means she is qualified, experienced and also adheres to the FPA's Professional Code of Conduct, the highest financial planning standard in Australia.
Qualifications	Diploma of Financial Planning
Memberships	Financial Planning Association
Phone	08 9489 0520
Email	sandra.lyon@ipacwa.com.au
Authorised representative number	255998
Credit representative number	407386

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:

- Employer super

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

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How I am paid

I receive the following from our practice:

- salary
- bonus

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About Hean-Sing Koay



Experience	Sing is an experienced Financial Adviser with ipac Western Australia and has specific responsibility for providing ongoing advice through our Private Client Service. His area of expertise is helping families to achieve their lifestyle goals. He is deeply familiar with the issues they face to grow, protect and enjoy their money. Sing is a Certified Financial Planner (CFP®) who holds a Bachelor of Commerce degree and a Graduate Diploma of Financial Planning. He has over 15 years' experience in financial services. He is renowned amongst his clients for his listening ability and attention to detail. When not assisting clients, Sing and his wife Lara, are kept busy by their two beautiful daughters, Mia and Mikayla. Sing is dedicated to continuing his education and professional improvement. He, along with the other ipac WA advisers, is a member of the Financial Planning Association (FPA). This means he is qualified, experienced and also adheres to their Professional Code of Conduct, the highest financial planning standard in Australia.
Qualifications	Graduate Diploma of Financial Planning Bachelor of Commerce (double major in Finance and Marketing)
Memberships	Financial Planning Association
Phone	08 9489 0515
Email	sing.koay@ipacwa.com.au
Authorised representative number	302791
Credit representative number	407661

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:

- Employer super
- Limited selection of investment guarantees

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

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About Solomon Hart



Experience	Sol is a highly qualified Chartered Accountant who holds an Advanced Diploma in Financial Planning as well as a post-graduation qualification in taxation. He has been actively involved in the financial services profession since 2007. Sol is proficient in the analysis of global financial trends. Having been the director of a number of successful businesses, both here and abroad, Sol has an all-round understanding of his clients' financial needs, which he delivers with great expertise and a marvelous sense of humour. He has been happily married for over 35 years and has three children who are all highly regarded in their chosen professions. Renowned for his natural gift and love of golf, you'll find Sol on the golf course most weekends. Sol is dedicated to continuing his education and professional improvement. He along with the other ipac WA advisers, is a member of the Financial Planning Association (FPA). This means he is qualified, experienced and also adheres to their Professional Code of Conduct, the highest financial planning standard in Australia.
Qualifications	Post Graduate of Taxation , Higher Diploma in Accounting, Advanced Diploma in Financial Services (Financial Planning), Bachelor of Commerce, Bachelor of Accounting
Memberships	Institute of Chartered Accountants Australia, Financial Planning Association
Phone	08 9489 0508
Email	sol.hart@ipacwa.com.au
Authorised representative number	313642
Credit representative number	425328

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:

- Limited selection of investment guarantees
- SMSF borrowing

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

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Schedule of fees

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

Initial service fees

Initial appointment

The initial appointment fee covers the cost of providing initial general overview of your existing situation and is based on a set dollar amount.

Initial appointment cancellation - The initial appointment cancellation fee will apply if the initial appointment is cancelled within 24 hours before the appointment made and is based on a set dollar amount.

Initial advice

This covers the cost of researching and preparing your financial plan and is based on a set dollar amount.

Before providing you with initial advice we will prepare an Initial Advice Agreement. The agreement sets out what our initial advice covers and how much it costs.

The initial advice fee will also be disclosed in your SoA.

Advice implementation

This is the cost to implement the recommended strategies and products and is based on a set dollar amount.

It is usually disclosed in your initial advice agreement and it will also be disclosed in your SoA.

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

Initial service	Fee amount
Initial Appointment (Discovery Meeting)	\$180
Financial Plan Preparation and Research Implementation Strategic Advice	Starting from \$1,100
Estate Planning Facilitation Services	Between \$165 and \$1,300
Centrelink and Aged Care Services Transactional and Administrative Services	Time based fee of \$440 per hour

Ongoing service fees

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

- A set dollar amount; or
- A percentage of the funds that you invest.

An ongoing advice agreement will set out our support packages including the advice and services we will provide, the frequency these will be delivered, how much it will cost, your payment method and how the service can be terminated.

The fee covers the cost to review the strategies and the products recommended in your SoA. It may be charged as a set dollar amount or a percentage of your investments.

Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

If you decide to opt out of our ongoing advice offer, you can still request our assistance and advice. We will simply provide you with a quote of how much the service will cost and how you can pay them.

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

Ongoing service	Fee amount
Comprehensive Ongoing Service Package	Starting from \$3,300 per annum
Limited Ongoing Service Package	Starting from \$1,764 per annum
Other Ongoing Service Packages	Up to 1.65% of funds under management. For example, if your account balance was \$100,000, your fee would be up to \$1,650 per annum.
Sentinel Relationship Management	Starting from \$1,100 per annum

Additional service fees

For all other advice an additional advice fee may be payable.

Ongoing service	Fee amount
Statement of Advice Preparation and Research Implementation	Starting from \$790
Estate Planning Facilitation Services (excluding Solicitor's fees)	Between \$165 and \$1,300
Additional Advice Transaction and Administrative Services	Time based fee of \$440 per hour

Commissions

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

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

Product type	Initial commission	Ongoing commission	Example
Investments	Up to 2.20% of all contributions made to the investment.	Up to 0.70% of the investment value each year.	If you made an investment of \$10,000, we would receive up to \$220.00 initially and \$70.00 pa.
Insurance (including those held within superannuation)	Up to 130% of the first year's premium.	Up to 33% of the premium each following year.	If your insurance premium was \$1,000, we would receive up to \$1,300.00 initially and \$330.00 pa.
Other banking products		Up to 0.275% of the balance each year.	If you made an investment of \$2,000 we would receive \$5.50 of the balance each year.

All fees and charges include GST.

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