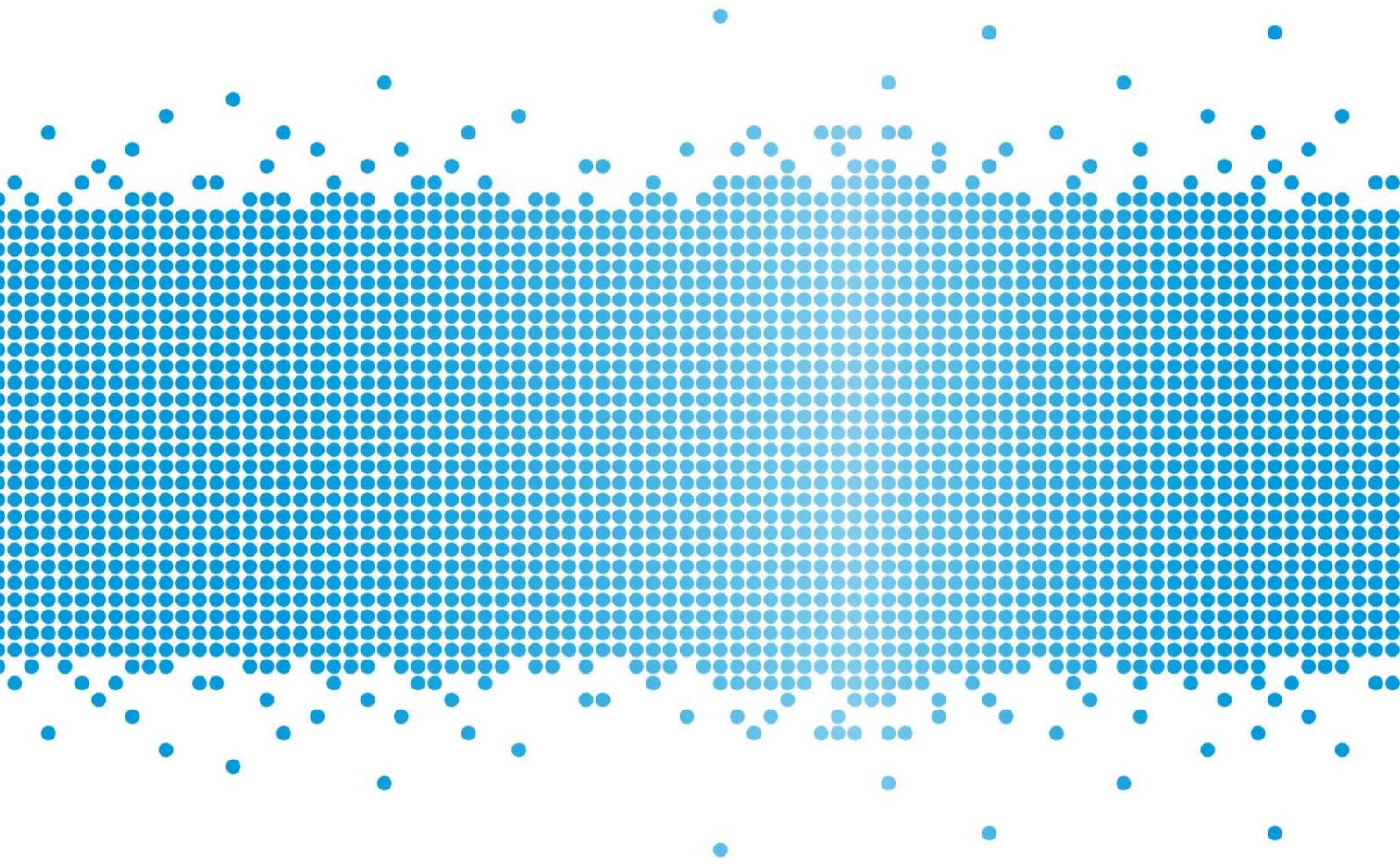


# Financial Services and Credit Guide

AMP Advice Subiaco

Version: 4.1

Date prepared: Tuesday, 1 May 2018



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.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) 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.

# About our practice

## Summary of the business

<b>Name</b>	Pajoda Investments Pty Ltd trading as AMP Advice Subiaco
<b>Australian Business Number</b>	33 127 407 238
<b>Authorised representative number</b>	328419

## Our office contact details

<b>Office Address</b>	55 Salvado Road, Subiaco, WA 6008
<b>Postal Address</b>	PO Box 38, Wembley WA 6913
<b>Phone</b>	08 9489 0500
<b>Fax</b>	08 9489 0566
<b>Email</b>	<a href="mailto:subiaco@ampadvice.com.au">subiaco@ampadvice.com.au</a>
<b>Website</b>	<a href="http://ampadvice.com.au/subiaco">ampadvice.com.au/subiaco</a>

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.

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)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Self-managed superannuation funds (SMSF)
— Debt management (including borrowing for personal purposes)	— Employer superannuation
— Salary packaging	— Borrowing within your SMSF
— Superannuation strategies and retirement planning	— Managed investments
— Personal insurance	— Investor directed portfolio services (for example, example, administration platforms)
— Centrelink and other government benefits	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Ongoing advice and services, including regular portfolio reviews	— Retirement income streams, including pensions and annuities
— Estate planning	— Standard margin loans
— 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)
	— 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.

As at September 2017, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Charter are:

— AMP Bank	— St George
— ANZ	— Bankwest
— NAB	— Westpac
— Commonwealth Bank	— ING Direct
— AFG Home Loans	— Macquarie Bank

## Tax implications of our advice

Under the Tax Agent Services Act 2009, Pajoda Investments Pty Ltd, trading as AMP Advice Subiaco 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, I can also arrange for you to apply for limited types of financial products where I can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without my advice, I will ask you to confirm your instructions, which I will document in writing. You can ask me 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 incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

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

## Our fees

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

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

Our agreed advice and service fees may include charges for:

- Initial advice; and
- Ongoing advice; and
- 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; and
- Deduction from your investment.

All 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 details of our service fees, please refer to **Schedule of fees** on page 22.

### Other costs

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

### Other benefits we may receive

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

In addition to the payments we may receive for our advice and services, we may receive other support services from the licensee. We may also be eligible to receive financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance. These benefits are paid at the licensee's discretion and the amounts are set by the licensee from time to time (usually on an annual basis).

We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

### Development, management and advice recognition

We may qualify to receive a DMA payment to recognise 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 relevant rate may range from 0% to 3.25%, depending on our ranking and whether or not we qualify for the certified quality advice program (see the "certified quality advice

program” section below). The rate 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**

Ranking of practices is determined yearly by a points system which is a broad measure of the growth and professionalism of our practice as compared to other practices in the Charter Financial Planning network. The points system is based on a combination of factors within a balanced scorecard such as the quality of our services, compliance, our business goals and our engagement with our clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service revenue and the change in our clients’ product holdings over the prior measurement period (usually a period of approximately 12 months).

### **Value participation scheme**

AMP will provide us a 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.

From 1 January 2018, all premium for new policies from the relevant AMP insurance products have been excluded from the scheme.

### **Certified quality advice program**

On meeting eligibility criteria and gaining access into the program, we may become eligible for discounts on licensee fees, an increased 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 a multi-tiered development program, offered annually to qualifying practices.

### **Summit**

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

### **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 services, business goals and rankings against other practices in Charter. 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 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 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 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:

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

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

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

## Our referral arrangements

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	
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.
Australian Financial Risk Management Pty Ltd (AFRM)	Personal insurance advice, including Life, Total and Permanent Disability (TPD), Trauma, Income Protection and Business Expenses insurance policies	We have a referral arrangement with AFRM through which we refer clients for personal insurance advice. If you are referred by us, then we will receive a referral fee of up to 25% of the revenue it receives for policies recommended to you. This revenue includes commission, initial and ongoing 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 days, please contact AMP Advice Complaints on [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au), or put your complaint in writing and send it to:

**Attention: National Manager, Advice Complaints**

Level 16, 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 below.

Any issues relating to financial advice, investments, superannuation or insurance matters	<b>Financial Ombudsman Service (FOS)</b> GPO Box 3 Melbourne VIC 3001  1800 367 287 <a href="http://www.fos.org.au">www.fos.org.au</a> <a href="mailto:info@fos.org.au">info@fos.org.au</a>
Issues relating to credit matters	<b>Credit and Investment Ombudsman (CIO)</b> Reply Paid 252 South Sydney NSW 1234  1800 138 422 <a href="http://www.cio.org.au">www.cio.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. 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

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;
- 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;
  - We may be disclosing your personal information to India for the purpose of administration.
- 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); 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 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



<b>Experience</b>	Patrick is Chief Executive Officer and Principal of AMP Advice Subiaco, a financial planning firm with 18 employees. AMP Advice Subiaco is the 2016 Professional Practice of the Year as awarded by the Financial Planning Association, and has many previous awards for excellence. Patrick leads AMP Advice Subiaco 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 AMP Advice Subiaco team suspect his true motto is “I’m not hard to please, I just like things done my way!”
<b>Qualifications</b>	Diploma of Financial Planning Master of Applied Finance and Investment
<b>Memberships</b>	Financial Planning Association, Financial Services Institute of Australasia, Australian Institute of Company Directors
<b>Phone</b>	08 9489 0507
<b>Email</b>	patrick.canion@ampadvice.com.au
<b>Authorised representative number</b>	250939
<b>Credit representative number</b>	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
- Estate planning
- 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



<b>Experience</b>	<p>Julian is an equity partner in AMP Advice Subiaco 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 AMP Advice Subiaco 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>
<b>Qualifications</b>	Diploma of Financial Planning
<b>Memberships</b>	Financial Planning Association
<b>Phone</b>	08 9489 0511
<b>Email</b>	julian.summers@ampadvice.com.au
<b>Authorised representative number</b>	221931
<b>Credit representative number</b>	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.

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 Andre Parker



<b>Experience</b>	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 an SMSF Association SMSF Specialist Advisor™ (SSA™). The SMSF 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 AMP Advice Subiaco 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.
<b>Qualifications</b>	Advanced Diploma Financial Services (Financial Planning) SMSF Specialist Advisor™
<b>Memberships</b>	Financial Planning Association Self Managed Super Fund (SMSF) Association
<b>Phone</b>	08 9489 0521
<b>Email</b>	andre.parker@ampadvice.com.au
<b>Authorised representative number</b>	294952
<b>Credit representative number</b>	407660

## 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.

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

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 Cynthia Gerrard



<b>Experience</b>	<p>Cynthia is a CERTIFIED FINANCIAL PLANNER™ (CFP®) with over 11 years' industry experience. Her passion is about helping her clients to reach their financial goals and to build a long term relationship with them.</p> <p>Cynthia won't just be bringing you her experience and expertise for the short term - she'll help you plan for your financial security and independence in years to come. So you'll get solid, expert advice that's built around what you want and not a 'one size fits all' approach. Cynthia is multilingual and is proficient in Mandarin and Cantonese. She is also passionate about health and fitness and regularly goes to the gym to keep fit.</p> <p>Cynthia is dedicated to continuing her education and professional improvement. She, along with the other AMP Advice Subiaco 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.</p>
<b>Qualifications</b>	Advanced Diploma of Financial Services (Financial Planning) Bachelor of Arts
<b>Phone</b>	08 9489 0525
<b>Email</b>	cynthia.gerrard@ampadvice.com.au
<b>Authorised representative number</b>	1004175
<b>Credit representative number</b>	502854

## 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
- Investor Directed Portfolio Services
- Employer super
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Limited selection of investment guarantees
- Self-managed super funds (SMSF)
- SMSF borrowing

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## About John Donald



<b>Experience</b>	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 AMP Advice Subiaco 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.
<b>Qualifications</b>	Diploma of Financial Planning
<b>Memberships</b>	Financial Planning Association
<b>Phone</b>	08 9489 0509
<b>Email</b>	john.donald@ampadvice.com.au
<b>Authorised representative number</b>	249758
<b>Credit representative number</b>	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.

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- 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 Matthew Hern



<b>Experience</b>	<p>Matt is a CERTIFIED FINANCIAL PLANNER™ (CFP®) with over 16 years' experience advising clients across all life stages. He has specialist experience advising clients who are negotiating a financial settlement with a former spouse or who've received an injury compensation payment. Matt is also passionate about guiding young professionals on how to plan for their future financial security and how to have enough for what is important to them.</p> <p>Through his career Matt has received several awards including:</p> <ul style="list-style-type: none"><li>• National AMP Advice competition winner, 2016</li><li>• State Value of Advice co-awardee, Charter Financial Planning, 2014</li><li>• Three times awarded as a Top 50 Financial Adviser in the AFR Smart Investor Masterclass</li></ul> <p>Matt is dedicated to continuing his education and professional improvement. He, along with the other AMP Advice Subiaco 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.</p>
<b>Qualifications</b>	Bachelor of Engineering (Hons), Graduate Diploma of Financial Planning
<b>Memberships</b>	Financial Planning Association
<b>Phone</b>	08 9489 0555
<b>Email</b>	matt.hern@ampadvice.com.au
<b>Authorised representative number</b>	238821
<b>Credit representative number</b>	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
- 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
- bonus

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## About Pauline Flynn



<b>Experience</b>	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 AMP Advice Subiaco 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 AMP Advice Subiaco 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.
<b>Qualifications</b>	Diploma of Financial Planning, B.A. (Hons)
<b>Memberships</b>	Financial Planning Association
<b>Phone</b>	08 9489 0553
<b>Email</b>	pauline.flynn@ampadvice.com.au
<b>Authorised representative number</b>	241950
<b>Credit representative number</b>	370179

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## About Sandra Lyon



<b>Experience</b>	Sandy is an experienced Financial Adviser with AMP Advice Subiaco 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 has been formally recognised for her high quality of advice. She was the joint winner of the 2015 Charter State Value of Advice Award. Previously she 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 AMP Advice Subiaco 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.
<b>Qualifications</b>	Diploma of Financial Planning
<b>Memberships</b>	Financial Planning Association
<b>Phone</b>	08 9489 0520
<b>Email</b>	sandra.lyon@ampadvice.com.au
<b>Authorised representative number</b>	255998
<b>Credit representative number</b>	407386

## The advice and services I can provide

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## About Hean-Sing Koay



<b>Experience</b>	Sing is an experienced Financial Adviser with AMP Advice Subiaco 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 16 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 AMP Advice Subiaco 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.
<b>Qualifications</b>	Graduate Diploma of Financial Planning Bachelor of Commerce (double major in Finance and Marketing)
<b>Memberships</b>	Financial Planning Association
<b>Phone</b>	08 9489 0515
<b>Email</b>	sing.koay@ampadvice.com.au
<b>Authorised representative number</b>	302791
<b>Credit representative number</b>	407661

## The advice and services I can provide

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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.

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	Starting from \$1,100
Strategic Advice	
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. From 1 January 2018, commission on new policies will be limited to 88% of the first year's premium*.	Up to 33% of the premium each following year.	In 2018, if your insurance premium was \$1,000, we would receive an initial commission of up to \$880. We would receive an ongoing commission of up to \$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.

\*Commissions on policies applied for prior to 1 January 2018 and issued before 31 March 2018 will not be subject to this limit.

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