



JOHNSONSMME

Financial Advisory

Financial Services Guide

29 July 2026 | Version 23

Johnsons MME Financial Advisory Pty Ltd

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"Achieving goals together"

Financial Services Guide

This Financial Services Guide (FSG) explains the services Johnsons MME Financial Advisory provides and the payments we receive for providing them. It is designed to allow you to make a fully informed decision about using our services.

This Financial Services Guide contains information on:

1. **Who are we?**
2. **Our process.**
3. **Documents you may receive.**
4. **Service we provide.**
5. **How are we remunerated?**
6. **Complaints and Insurance.**
7. **Our Advisers.**
8. **Fees and ongoing services.**

Independence Statement

- Johnsons MME Financial Advisory is a subsidiary company of Johnco Nominees Pty Ltd which is owned by the directors of Johnco Nominees Pty Ltd and their related entities, all of whom work in our office.
- Johnsons MME Financial Advisory operate on a fee for service basis for all work completed with fees based on time and our hourly rates. Johnsons MME Financial Advisory **cannot use the terms independent, impartial, or unbiased** as Johnsons MME Financial Advisory Pty Ltd receives some legacy insurance commission that is not immediately refunded by us to clients in full.
- Johnsons MME Financial Advisory advisers can provide financial product advice in relation to all products covered by our AFSL and detailed in this Financial Services Guide. We operate an Approved Product List which consists of our preferred product providers and preferred investments. Products and investments on this list have been added based on our use of external and internal research. We do not receive any payments from product providers to have them listed on our approved product list and do not have any ownership of any products on this list.

Who are we?

- Johnsons MME Financial Advisory was established with the aim of **helping clients build, manage, and preserve their wealth.**
- Johnsons MME Financial Advisory Pty Ltd is a subsidiary company of Johnco Nominees Pty Ltd, which trades as Johnsons MME Chartered Accountants, a locally owned multi services firm based in Albury/Wodonga providing accounting, taxation and audit and assurance services. Johnsons MME Financial Advisory provides financial services under our own Australian Financial Services Licence (AFSL), number 353848.
- We offer a variety of services including advice covering investments, superannuation and retirement planning, Self-Managed Superannuation Funds (SMSF's), direct equity advice and transactions, estate planning, aged care, and personal insurances.
- By having our own Australian Financial Services Licence, we are better able to offer financial planning advice and access investments for our clients, free from commissions and the confines of larger financial institutions.

Our Process

Our process of providing advice is designed to ensure that we know your current personal and financial situation as well as we possibly can.

There are often many different strategies that can be used in designing a financial plan for someone. By getting to know and understand you, we can ensure we know everything that we need to know to prepare fully informed advice.



- **Step 1. Initial Meeting-** We want to understand your motivation for seeking advice and ensure that we are in a position to provide the services you require.
- **Step 2. Scope of Advice & Engagement-** This involves us reviewing your current position and outlining some of the options and strategies that may be appropriate for you. If we think we can help, and you are happy for us to prepare written advice we will seek a formal engagement, confirming the scope of the engagement, with a fee quote or fee estimate.
- **Step 3. Complete Fact Find-** Our Fact Find is where we record everything we know about your personal and financial situation, goals, and objectives. We will work through this to ensure we know everything that we need to know about you to prepare fully informed advice.

- **Step 4. Detailed Strategy & Research-** This is what we do best. This is our design phase, where we use our technical skills to design, test and model strategies and product solutions tailored to your needs.
- **Step 5. Present Statement of Advice-** The Statement of Advice is a written record of our formal advice to you. It outlines a summary of your current situation, what our recommended strategy, investment or insurance solution is, why we recommend what we do and why it is in your best interests. This document also outlines any upfront and ongoing fees that may apply to your particular recommendations.
- **Step 6. Implement Strategies-** Whether we go ahead with what we initially recommended or work together to tweak the strategy recommended, effective implementation of strategy, investments, and insurance recommendations is important.
- **Step 7. Ongoing Review-** Our ongoing review services are not compulsory but are generally recommended. Our review services are designed to ensure that your strategy, investment, or insurance solutions remain current, relevant, and as effective as they can be, given ongoing changes in your personal situation, the legislative environment and investment markets. We have a range of options to suit most people which are detailed in the ongoing services section.



Documents you may receive

Letter of Engagement

A Letter of Engagement formalises the services that we will provide including the scope of our advice and a fee quote or estimate for these services.

Statement of Advice (SoA)

If your adviser provides personal advice tailored to your personal circumstances and needs, you will receive a Statement of Advice (SoA). The information contained in the SoA will help you make an informed decision in relation to the advice provided. It also sets out the advice, the reasons for the advice and how we are remunerated.

Record of Advice (RoA)

If you were previously issued with a SoA, certain circumstances may allow the provision of further advice without the need for a further SoA. Where this is the case, you are entitled to request a Record of Advice (RoA) within 7 years after the advice was provided. The RoA can be requested from your Adviser and will detail the further advice and the basis of those recommendations.

Additionally, in certain circumstances where you are provided advice on a small investment balance or strategy advice only, you may be issued with a Record of Advice (RoA). Your adviser is required to provide you with a copy of the RoA in this circumstance, which will outline the advice, the reasons for the advice, and details about any remuneration payable.

Product Disclosure Statement (PDS)

You will receive a Product Disclosure Statement (PDS) if your adviser recommends a financial product or offers to arrange the issue of a financial product on your request. The PDS contains information about a financial product's features, fees, benefits, and risks.

Services we provide

What financial services we are authorised to provide on?	
Personal Insurance advice	Portfolio Management and advice
Investment Advice	Superannuation and rollover advice
Retirement planning	Securities advice and trading services
Self-Managed Superannuation Funds	Wealth Creation and preservation
Social Security	Aged Care planning
What products can we advise on?	
Term Deposit Products	Managed Funds
Margin lending	Wrap Accounts
Direct Shares	Currency and Equity Index Derivatives
Corporate and Personal Superannuation	Self-Managed Superannuation Funds
Retirement Income Streams	Personal Insurances

How are we remunerated?

Since 1 July 2010, we have operated on a fee for service basis. All work undertaken is quoted based on the complexity of the work undertaken and our estimated time to complete the engagement.

Initial Advice

For all new work our advisers will provide a fee quote or estimated fee range. This will be detailed in a Letter of Engagement that will outline the services that we are to provide to you once we have confirmed the scope and nature of the advice. This fee quote or estimated fee range will be based on our estimated time and hourly rates.

Ongoing Services

Ongoing service fees will be detailed in an ongoing review agreement which outlines any ongoing services we are to provide, the fee for these services and how this fee will be payable.

Our preference is to provide an invoice for the services provided and have fees paid directly to us by you. We see this as being professional and transparent.

In some circumstances, if preferred by you, we can have the fee deducted from your investment/product. Our minimum fees, hourly rates and ongoing service options are detailed in the 'Our service fees' section of this guide.

Complaints & Insurance

Complaints

If you have a complaint about the financial services provided to you, you should contact your adviser or Johnsons MME Financial Advisory and tell us about your complaint.

You may lodge your complaint directly with your adviser, one of our Responsible Managers or via:

Phone:	02 60239100
Email:	financialadvisory@jmme.com.au
In writing or in person:	Level 2, 520 Swift Street, Albury, NSW, 2640

Complaints will be acknowledged promptly, generally within 24 hours of receipt or as soon as possible.

If we are unable to resolve your complaint to your satisfaction within five business days (in the first instance), then we will respond to you in writing within 30 calendar days from the date that we receive your complaint. If we anticipate delays in our response, we will advise you as soon as possible but no later than the 30-day response period.

If you feel our response and/or determination is inadequate or if you have not received a response within 30 days, you have the right to complain to the Australian Financial Complaints Authority Limited (AFCA).

Johnsons MME is a member of AFCA and they can be contacted on 1800 931 678.

You can also submit an online complaint form available at www.afca.org.au, or you may write to them at info@afca.org.au or GPO Box 3, Melbourne VIC 3001.

This service is provided to you free of charge.

Privacy Policy

A copy of Johnsons MME Financial Advisory Pty Ltd's Privacy Policy is available on our website at johnsonsmme.com.au.

Professional Indemnity Insurance

We maintain professional indemnity insurance in accordance with the law. Our professional indemnity insurance, subject to its terms and conditions, provides indemnity up to the sum insured for us and our advisers in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any adviser who has ceased working with us, but for work done while employed with us.

Our Advisers



Grant Lewis

Senior Financial Adviser, SMSF Specialist, Director

Grant is a Director, Senior Financial Adviser and Head of Technical Strategy and Investments for Johnsons MME Financial Advisory Pty Ltd ABN 30 141 828 033 and is authorised to provide advice on behalf of Johnsons MME Financial Advisory.

Grant is a Certified Financial Planner (CFP) with the Financial Advice Association of Australia (FAAA), an accredited Self-Managed Superannuation Fund Specialist with The Self-Managed Superannuation Fund Association (SMSFA) and is registered with ASIC as a Qualified Tax Relevant Provider. He has completed a Bachelor of Business (Accounting) and Post Graduate Diploma in Finance (Financial Planning) with FINSIA.

Grant provides personalised advice in relation to investments and strategy, retirement planning, direct shares, superannuation including Self-Managed Superannuation Funds (SMSF's), estate planning, personal and business insurances, and Centrelink.

Grant specialises in providing advice on all aspects of Self-Managed Superannuation Funds (SMSF's) and portfolio construction for high net wealth clients.

Grant is able to provide advice to retail and wholesale investors on the following:

- Deposit and payment products
- Debentures Stocks or Bonds issued or proposed to be issued by a government
- Interests in Managed Investment Schemes including investor directed portfolio services
- Retirement Savings Accounts
- Securities
- Superannuation, including Self-Managed Superannuation Funds (SMSF's)
- Personal Insurance
- Margin Lending

Our Advisers



John Byatt

Senior Financial Adviser, SMSF Specialist, Manager

John is a Senior Financial Adviser for Johnsons MME Financial Advisory Pty Ltd ABN 30 141 828 033 and is authorised to provide advice on behalf of Johnsons MME Financial Advisory.

John is a Senior Financial Adviser and Manager of Johnsons MME Financial Advisory and is Chief Investment Officer of our Investment Committee.

He has completed a Post Graduate Diploma in Financial Planning in 2020 and a Bachelor of Business (Marketing/Finance) in 2016 through Charles Sturt University. He is an accredited Self-Managed Superannuation Fund Specialist with The Self-Managed Superannuation Fund Association (SMSFA) and is registered with ASIC as a Qualified Tax Relevant Provider.

John has been working in financial planning since 2010, began his career at Johnsons MME Financial Advisory in 2018 and completed his provisional financial adviser period 30 June 2021.

John provides personalised advice in relation to investments and strategy, wealth accumulation retirement planning, direct shares, superannuation, and Centrelink.

John is able to provide advice to retail and wholesale investors on the following:

- Deposit and payment products
- Debentures Stocks or Bonds issued or proposed to be issued by a government
- Interests in Managed Investment Schemes including investor directed portfolio services
- Retirement Savings Accounts
- Securities
- Superannuation including Self-Managed Superannuation Funds (SMSF's)
- Personal Insurance
- Margin Lending

Our Advisers



Daniel Salmon

Financial Adviser, SMSF Specialist

Danny is a Financial Adviser for Johnsons MME Financial Advisory Pty Ltd ABN 30 141 828 033 and is authorised to provide advice on behalf of Johnsons MME Financial Advisory.

Danny is a Chartered Accountant (CA) and a Fellow of Chartered Accountants Australia & New Zealand (CAANZ), a CA ANZ Self-Managed Superannuation Fund Specialist, and is an accredited Self-Managed Superannuation Specialist with the Self-Managed Superannuation Fund (SMSF) Association and is registered with ASIC as a Qualified Tax Relevant Provider.

Danny has completed a Bachelor of Business (Accountancy) and superannuation advisory studies with Kaplan Professional Education and has been working in Financial and Business Services since 1990.

Danny has extensive experience in providing personalised advice in relation to small business advisory, taxation advice, business and succession planning, Self-Managed Superannuation Funds (SMSF's), administration and compliance, retirement, and estate planning.

Danny is able to provide advice to retail and wholesale investors on the following:

- Appropriateness of and establishment of a Self-Managed Superannuation Fund (SMSF)
- Structure of a Self-Managed Superannuation Fund (SMSF) and compliance
- Personal advice in relation to superannuation strategies relevant for achieving a client's goals and objectives
- Financial products at a "class of products" level

Our Advisers



Rebecca Cameron

Senior Financial Adviser, SMSF Specialist, Aged Care Specialist, Manager

Rebecca is a Senior Financial Adviser for Johnsons MME Financial Advisory Pty Ltd ABN 30 141 828 033 and is authorised to provide advice on behalf of Johnsons MME Financial Advisory.

Rebecca is a Certified Financial Planner (CFP) with the Financial Advice Association of Australia (FAAA), an accredited Self-Managed Superannuation Fund Specialist with The Self-Managed Superannuation Fund Association (SMSFA), an accredited Aged Care Specialist with the Financial Advice Association of Australia (FAAA) and is registered with ASIC as a Qualified Tax Relevant Provider.

Rebecca has completed a Bachelor of Business with Victoria University of Technology, an Advanced Diploma in Financial Planning and is a graduate of the Australian Institute of Company Directors and has been working in the industry since 1999.

Rebecca provides personalised advice in relation to retirement planning, wealth accumulation, superannuation, estate planning, personal insurance, Aged Care and Centrelink.

Rebecca is able to provide advice to retail and wholesale investors on the following:

- Deposit and payment products
- Debentures Stocks or Bonds issued or proposed to be issued by a government
- Interests in Managed Investment Schemes including investor directed portfolio services
- Retirement Savings Accounts
- Securities
- Superannuation, including Self-Managed Superannuation Funds (SMSF's)
- Personal Insurance

Our Advisers



Zachary White

Financial Adviser

Zachary is a Financial Adviser for Johnsons MME Financial Advisory Pty Ltd ABN 30 141 828 033 and is authorised to provide advice on behalf of Johnsons MME Financial Advisory.

Zac is a Financial Adviser and is registered with ASIC as a Qualified Tax Relevant Provider.

He has completed a Bachelor of Business (Finance/Financial Planning) in 2020 and a Graduate Diploma in Financial Planning in 2025 through Charles Sturt University.

Zac began his career at Johnsons MME Financial Advisory in 2020.

Zac works closely with our other advisers to meet the ongoing service needs of our clients.

Zac is able to provide advice to retail clients on the following:

- Deposit and payment products
- Debentures Stocks or Bonds issued or proposed to be issued by a government
- Interests in Managed Investment Schemes including investor directed portfolio services
- Retirement Savings Accounts
- Securities
- Superannuation
- Personal Insurance

Our Advisers



Sally McPherson

Financial Adviser, Manager

Sally is a Financial Adviser for Johnsons MME Financial Advisory Pty Ltd ABN 30 141 828 033 and is authorised to provide advice on behalf of Johnsons MME Financial Advisory.

Sally has completed a Bachelor of Accounting and Diploma in Financial Planning and has over 18 years' experience in the finance industry.

Sally has extensive experience providing personalised advice in relation to taxation and Self-Managed Superannuation Funds and is registered with ASIC as a Qualified Tax Relevant Provider.

Sally is able to provide advice to retail and wholesale investors on the following:

- Deposit and payment products
- Debentures Stocks or Bonds issued or proposed to be issued by a government
- Interests in Managed Investment Schemes including investor directed portfolio services
- Retirement Savings Accounts
- Securities
- Superannuation, including Self-Managed Superannuation Funds (SMSF's)
- Personal Insurance

Our Advisers



Ryan Weston

Provisional Financial Adviser

Ryan is a Provisional Financial Adviser for Johnsons MME Financial Advisory Pty Ltd ABN 30 141 828 033.

Ryan is a Provisional Financial Adviser completing his professional year and is registered with ASIC as a Qualified Tax Relevant Provider.

He completed a Bachelor of Commerce (Finance/Financial Planning) in 2025.

Ryan began his career at Johnsons MME Financial Advisory in 2023.

Ryan is currently completing his professional year and works closely with our other advisers to meet the ongoing service needs of our clients.

Ryan is able to provide advice to retail clients on the following:

- Deposit and payment products
- Debentures Stocks or Bonds issued or proposed to be issued by a government
- Interests in Managed Investment Schemes including investor directed portfolio services
- Retirement Savings Accounts
- Securities
- Superannuation
- Personal Insurance

Our Service Fees

The fees for our services are generally based on hourly rates. This includes once off advice and administration, as well as broader financial planning engagements.

Our current hourly rates are specified below. We will be pleased to provide an estimate for the provision of our services once we have become familiar with your circumstances. Please note that hourly rates may be subject to change at a future date and are inclusive of GST.

Senior Adviser/Technical Strategy	\$605
Financial Adviser	\$473
Provisional Adviser	\$374
Para-planning/modelling services	\$308
Administration	\$176

Our fees are based on the following main areas:

- **Initial meeting:** Initial meetings will be charged at \$275 including GST. This meeting is designed to understand your current financial position, needs and objectives and explore potential solutions and may include providing factual information or general advice. This meeting does not include personal advice. If you wish to proceed with personal advice, we will outline this process and provide an estimate of fees to apply during this meeting or in a Letter of Engagement.
- **Initial advice and implementation:** We provide a fee estimate for all initial advice and implementation work undertaken with these fees varying, depending on the level of complexity and time involved. Fees for initial advice and implementation typically range between \$4,400 and \$22,000 including GST.
- **Ongoing Service:** Our structured ongoing services packages provide clarity on the level of ongoing service that we provide to our clients at a pre-determined fee. Our structured service packages start from \$3,630 including GST. These are summarised in this document under the Ongoing Services section.
- **Customised ongoing service packages** can be designed for clients with specific ongoing needs and requirements that fall outside of the ongoing services packages we offer. Customised ongoing services are tailored based on your specific needs.
- **Additional ad-hoc work:** Additional one-off services may be provided from time to time outside of the scope of our ongoing services. This can occur where a change of circumstances occurs. Additional ad-hoc work will be undertaken on hourly rate basis or quoted separately in a Letter of Engagement.

We always endeavour to have work allocated to the most appropriate team member with the correct skill set and hourly rate for the work being undertaken.

Our Ongoing Services

Our ongoing services are designed for clients who are seeking initial advice and having their strategy implemented, require proactive ongoing advice and review to ensure that their investments and strategy remain up to date with ongoing changes in personal circumstances, legislation, and the economic and investment environment.

WEALTH BUILDER SERVICE

(Designed for individual clients with less complex needs)

- Annual review
- Access to Financial Adviser
- Ongoing portfolio monitoring
- Half yearly portfolio reports via client portal or post
- Maintain records in client portal

ANNUAL REVIEW SERVICE

(Designed for individuals and couples who require more in-depth ongoing review, and consideration)

- Annual review
- Access to Financial Adviser
- Ongoing portfolio monitoring
- Half yearly portfolio reports via client portal or post
- Maintain records in client portal

PREMIUM PLANNING SERVICE

(Designed for individuals and couples who require more regular review and communication in relation to their financial planning strategy and investment portfolio)

- Biannual reviews
- Access to Financial Adviser
- Ongoing portfolio monitoring and transactions
- Quarterly portfolio reports via client portal or post
- Maintain records in client portal

OTHER SERVICES

(See pages 21 and 22 for descriptions of the below service options)

- Portfolio Administration Service
- Centrelink Service
- Wholesale Investors Service
- Custom Service

Our Ongoing Services

Wealth Builder Service - \$3,630 (Incl GST)

Our Wealth Builder Service is designed and limited to:

- **An individual** with less complex needs.
- **Investment portfolio balances of up to \$400,000.**
- Clients who wish to build their superannuation and investments.

Our Wealth Builder service provides the following:

- **Annual Review.** Our annual review involves a detailed written review of your financial planning strategy, investments, and insurance, with ongoing recommendations to ensure that your strategy continues to remain current and relevant, given ongoing changes in personal circumstances, legislation, and investment markets.
- **Access to your financial adviser** and support staff for ongoing telephone and email consultation in relation to your portfolios, investments, and insurance.
- **Ongoing portfolio monitoring and transactions.** Your adviser will regularly review your investment portfolio and contact you should action be required. **Direct share and managed fund transactions outside of the annual review** will be charged at the Johnsons MME Financial Advisory rate of \$110 plus the brokerage rate of the respective share broker used.
- **Ongoing Portfolio Reporting** through a **Consolidated Half Yearly Portfolio Report** with detailed balances as at 31 December and 30 June each year sent via the post or access to our online **Client Portal**, which provides a consolidated view of your portfolio and performance information, updated on a regular basis.
- **Maintain records and portfolios** through client portal.

*The **Wealth Builder Service** is limited to the above. Further advice and implementation outside the scope of our original engagement or as a result of a change in circumstances will incur additional fees as detailed in the 'Our Service Fees' section.*

Our Ongoing Services

Annual Review Service - \$6,050 (Incl GST)

Our Annual Review Service is designed for:

- **Individual and couples** who are seeking to have their investment portfolio and financial planning strategy reviewed on an annual basis.
- Clients who are accumulating wealth or working towards their retirement.
- **Recommended for Investment portfolios of up to \$800,000.**
- Strategies with increasing complexity that require more in depth, ongoing review, and consideration.

Our Annual Review Service provides the following:

- **Annual Review.** Involves an annual meeting and detailed written review of your financial planning strategy and investments, with ongoing recommendations to ensure that your strategy continues to remain current and relevant, given ongoing changes in personal circumstances, legislation, and investment markets.
- **Access to your financial adviser** and support staff for ongoing telephone and email consultation in relation to your portfolios, investments, and insurance.
- **Ongoing portfolio monitoring and transactions.** Your adviser will regularly review your investment portfolio and contact you should action be required. **Direct share and managed fund transactions outside of the annual review** will be charged at the Johnsons MME Financial Advisory rate of \$110 plus the brokerage rate of the respective share broker used.
- **Ongoing Portfolio Reporting** through a **Consolidated Half Yearly Portfolio Report** with detailed balances as at 31 December and 30 June each year sent via the post or access to our online **Client Portal**, which provides a consolidated view of your portfolio and performance information, updated on a regular basis.
- **Maintain records and portfolios** through client portal.

*The **Annual Review Service** is limited to the above. Further advice and implementation outside the scope of our original engagement or as a result of a change in circumstances will incur additional fees as detailed in the 'Our Service Fees' section.*

Our Ongoing Services

Premium Planning Service - \$11,000 (Incl GST)

Our Premium Planning Service is our most comprehensive level of ongoing service and is ideal for clients who:

- Individuals and couples who require a more regular review and communication in relation to their financial planning strategy and investment portfolio.
- Pre-retirees, retirees, business owners and those with established wealth accumulation or retirement strategies.
- **Recommended for larger investment portfolios between \$800,000 up to \$2 million.**
- Strategies with increasing complexity that require more in depth, ongoing review, and consideration.

Our Premium Planning Service provides the following:

- **Biannual Reviews.** Involves biannual meetings and a detailed written review of your financial planning strategy and investments, with ongoing recommendations to ensure that your strategy continues to remain current and relevant, given ongoing changes in personal circumstances, legislation, and investment markets.
- **Access to your financial adviser** for ongoing telephone and email consultation in relation to your portfolios, investments, and insurance.
- **Ongoing portfolio monitoring and transactions.** Your adviser will regularly review your investment portfolio and contact you should action be required. **Direct share and managed fund transactions outside of the biannual reviews** will be charged at the Johnsons MME Financial Advisory rate of \$110 plus the brokerage rate of the respective share broker used.
- **Ongoing Portfolio Reporting** through a **Consolidated Quarterly Portfolio Report** with detailed balances sent via the post or access to our online **Client Portal**, which provides a consolidated view of your portfolio and performance information, updated on a regular basis.
- **Maintain records** through client portal.

*The **Premium Planning Service** is limited to the above. Further advice and implementation outside the scope of our original engagement or as a result of a change in circumstances will incur additional fees as detailed in the 'Our Service Fees' section.*

Other Services

Portfolio Administration Service - \$2,200-\$5,500 (Incl GST) depending on number of investments & complexity of portfolio.

Our Portfolio Administration Service is for clients who require assistance with managing ongoing investment administration.

- Our administration service can incorporate:
 - **Receipt of investment correspondence** from banks, term deposits, managed funds, and direct shares.
 - **Reconciliation of bank accounts** through Banklink or your bank account statements received by our office.
 - **Consolidated investment reports** and record keeping

The Portfolio Administration Service is limited to the above. Further advice and implementation outside the scope of our original engagement or as a result of a change in circumstances will incur additional fees as detailed in the 'Our Service fees' section.

Centrelink Service- \$1,100 (Incl GST)

Our Centrelink Representative Service is designed for those receiving Centrelink entitlements who require assistance in dealing with Centrelink's ongoing administration requirements.

Membership of this Service provides the following:

- **We act as your correspondence nominee**, receiving copies of all Centrelink related correspondence.
- **Provide income and asset updates** to Centrelink as required.
- **Complete any other information** required by Centrelink.
- **Access to support staff** for ongoing telephone and email consultation.

The Centrelink Representative Service is limited to the above. Further advice and implementation outside the scope of our original engagement or as a result of a change in circumstances will incur additional fees as detailed in the 'Our Service Fees' section.

Other Services

Wholesale Investor Service

Our Wholesale Investor Service is for clients who require a regular review of their financial planning strategy and investment portfolio.

This service suits those with established wealth accumulation or retirement strategies with larger investment portfolios and who are seeking:

- A higher level of personalised active portfolio management.
- Access to wholesale investment offering such as capital raisings.

Investors need to meet the definition of a wholesale investor to utilise this service option.

Your adviser can assist in reviewing your eligibility to be treated as a wholesale investor.

The fee for this service will be negotiated with your adviser upon review of your specific ongoing service requirements, your investment portfolio and discussion on your specific investment portfolio objectives.

Custom Service

Our Custom service option can be designed for clients with specific ongoing needs and requirements that fall outside of the ongoing services packages we offer.

The fee for this service will be negotiated, based on your specific needs, with your adviser.

