

Financial Services & Credit Guide

Authorised representative of
Charter Financial Planning

Version 8.0

Date prepared: Friday, 28th February 2020



This Financial Services and Credit Guide (FSCG) contains information that will help you decide whether to use the financial services we offer. It sets out:

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

Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SoA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

About our practice

We understand that everyone's needs and goals are different. Whether you are looking for financial advice to help achieve your long-term goals or facing a life changing event, we are here to help you choose the right path.

We will provide you with strategies that allow you to take control of your own financial future. We also aim to build relationships with you and your family to secure each generation's financial wellbeing.

Summary of the business

Name	PRPIA Pty Ltd trading as Partners Retirement Planning & Investment Advisors
Australian Business Number	61 144 888 433
Authorised representative number	396092

Our office contact details

Head office

Address	Level 13, 636 St Kilda Road, Melbourne VIC 3004
Phone	03 8508 7800
Email	office@pwg.com.au
Website	pwg.com.au

Sydney office

Address	Level 4, 8 Spring Street, Sydney, NSW 2000
Phone	02 8017 7200

Perth office

Address	Level 3, 1 Preston Street, Como WA 6152
Phone	08 6365 5210

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.



We are one of a select number of businesses that has been awarded Certified Quality Advice Practice status by Charter. This program sets an industry benchmark for providing high-quality financial advice. The certification is awarded based on industry qualifications, demonstrated best practice business operations and proven success in meeting the financial needs of our clients

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 13.

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 and investment purposes)	— Borrowing within your SMSF
— Salary packaging	— Managed investments
— Superannuation strategies and retirement planning	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Personal insurance	— Standard margin loans
— Estate planning	— Retirement income streams, including pensions and annuities
— Centrelink and other government benefits	— Personal and group Insurance (life cover, disability, income protection and trauma)
— Ongoing advice and services, including regular portfolio reviews	— Life investment products including whole of life, endowment and bonds
— Aged care	— 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.
	— Various structured products, instalment warrants over managed funds and protected equity loans
	— Investor directed portfolio services
	— Limited selection of investment guarantees

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

Charter periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that

are on the approved products and services list. However, if appropriate for your needs, we may, subject to Charter's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those approved by Charter.

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

Tax implications of our advice

Under the Tax Agent Services Act 2009, PRPIA Pty Ltd, trading as Partners Retirement Planning & Investment Advisors is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Transaction services

We can arrange to complete transactions for you on limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years. You may request a copy of such records by contacting our office during that period.

Your relationship with us and using our services

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

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

Where you agree to 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 actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply.

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

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

Our agreed advice and service fees may include charges for:

- Initial advice; and
- Ongoing advice or annual advice and services.

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

- Initial commission - a percentage of the value of your investment contributions; and
- Ongoing commission - a percentage of the value of your investment balance, usually calculated at the end of each month in which you hold the investment.

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

Other costs

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

Other benefits we may receive

The following 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 my 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 including if we qualify under the licensee's excellence program, and business performance or business costs. These benefits are paid either at the licensee's discretion or depending on meeting certain qualifying criteria including the quality of my services, business goals and ranking against other practices in Charter. 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.

Transition support payments (TSP)

The TSP payments we are to receive provide us with transitional cash flow support as we are no longer eligible to receive value participation scheme (VPS) payments. The TSP amounts are derived from a crystallised base that was unique for our practice. Payments will not be made after December 2022.

Year	Total annual amount (payable over 2 instalments)
2020	\$435,600.00
2021	\$290,400.00
2022	\$145,200.00

How our performance is ranked

Ranking of practices is determined 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 measurement period.

Certified quality advice program

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

Buyout option

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

Personal and professional development

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

Charter Leaders program

Each year, practices that meet particular criteria may be awarded entry into the Charter Leaders program. The criteria is based on a combination of factors including the quality of 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 and non-financial assistance from the licensee including financing or subsidies or reimbursements for accounting, legal and bank fees or technology support; marketing, badging rights, or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.

Provided we meet specific qualification criteria Charter will support the practice with up to \$3,750 per authorised representative to meet the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority. Any support provided by Charter is paid directly to the education provider and not to us.

Placement fees

From time to time Charter will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by Charter. We may share in this fee based on the level of participation by our clients.

Relationships and associations

It is important that you are aware of the relationships that Charter has with providers of financial services and products as they could be seen to influence the advice you receive.

About our licensee

Charter Financial Planning Limited

ABN 35 002 976 294

Australian Financial Services Licensee and Australian Credit Licensee No: 234665

Charter:

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

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

About the AMP Group

Charter is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are related or associated with Charter namely:

- | | |
|--|---|
| — 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 | — SuperConcepts 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

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your SOA.

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. We will pay our referral partners up to 20% of our initial fee and 10% of ongoing fees.

Our other business activities and relationships

In addition to providing the services listed in this guide, we are a member of Partners Wealth Group which also specialises in legal, lending, SMSF administration and audit services. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by these businesses.

Partners Wealth Group owns a percentage of the equity interests in the business providing the services listed above. As a result, we will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact AMP Advice Complaints:
 - Phone 1800 812 388
 - Email advicecomplaints@amp.com.au
 - In writing:

Attention: National Manager, Advice Complaints

33 Alfred Street
Sydney NSW 2000
- They 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, insurance matters, or credit matters

Australian Financial Complaints Authority (AFCA)

GPO Box 3
Melbourne VIC 3001

1800 931 678
www.afca.org.au
info@afca.org.au

Any issue relating to your personal information

The Privacy Commissioner

GPO Box 5218
Sydney NSW 2001

1300 363 992
privacy@privacy.gov.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Charter is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of Charter, even where subsequent to these actions they have ceased to be employed by or act for Charter.

Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and Charter may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Charter to review customers' needs and circumstances from time to time, including other companies within the AMP group (the Group);
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
 - We may be disclosing your personal information to Philippines for the purpose of Paraplanning & 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 Group Privacy Policy); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and Charter will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Charter holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

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

Our Financial Advisers and Credit Advisers

About Luke Andrews

After 10 years in financial services, including five years working as an industry analyst in Europe, Luke returned to Australia in 2010 to financial advisory. Joining Partners Wealth Group in 2014, after four years with Equity Trustees, he provides holistic wealth management advice to individuals and families. Coming from an economics background Luke is adept at communicating complex financial concepts and educating clients about the benefits of proposed strategies to give them the confidence to pursue their financial goals.

Qualifications	Bachelor of Commerce (Honours), Diploma of Financial Services (Financial Planning)
Phone	03 8508 7822
Mobile	0426 826 244
Email	landrews@pwg.com.au
Authorised representative number	386589
Credit representative number	468403

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.

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

As an employee of Partners Wealth Group I receive a salary plus bonus where pre-determined performance based criteria are met.

About Ben Armstrong

Ben has over 16 years' experience in financial services. He worked with National Australia Bank in commercial lending for four years, before spending nine years providing financial advice to high net worth private clients. Ben worked in a private accounting firm before joining the St George private clients team in Perth for two years. Ben is focused on assisting clients to make smart investment decisions and achieve their financial goals. He is married to Lisa, with three lovely daughters, who provide a humbling and balanced approach to life.

Qualifications	Bachelor of Commerce, Graduate Diploma of Financial Planning, Certified Financial Planner®
Memberships	Financial Planning Association®
Phone	08 6365 5210
Mobile	0437 526 613
Email	barmstrong@pwg.com.au
Authorised representative number	381115
Credit representative number	391243

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.

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

As an employee of Partners Wealth Group I receive a salary plus bonus where pre-determined performance based criteria are met.

About Scott Averay

Originally hailing from Queensland Scott made the move to Sydney over 9 years ago to further his career in finance.

With over 15 years experience in Financial Planning with multiple Australian and global banks, Scott loves assisting clients with not only their financial goals but also the goals of their broader family groups.

When you work with Scott you will appreciate the time he takes to get to know you as a person and not just as a list of assets, liabilities and financial needs as he truly values long term relationships with his clients. Outside of the office you will generally find Scott at his beloved North Bondi beach where his summers are spent as a volunteer lifesaver, and no he is not on Bondi Rescue.

Qualifications	Advanced Diploma of Financial Planning, Diploma of Financial Planning
Memberships	Member of the Financial Planning Association (FPA)
Phone	03 8508 7815
Mobile	0437 652 429
Email	saveray@pwg.com.au
Authorised representative number	1240923
Credit representative number	511795

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:

- Self Managed Superannuation Funds
- Borrowing within your SMSF
- Managed discretionary Accounts

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

As an employee of Partners Wealth Group I receive a salary plus bonus where pre-determined performance based criteria are met.

About Patrick Barry

Patrick joined Partners in December 2005. Prior to this Patrick was employed at Perpetual where he worked as an advisor in Perpetual's 'Private Clients Business'. Patrick has a Bachelor of Commerce and has also completed post graduate studies to obtain a Graduate Diploma and Masters in Financial Planning. Patrick is also a Certified Financial Planner®. His passion is working with clients to achieve their financial goals.

Qualifications	Bachelor of Commerce Masters of Financial Planning Certified Financial Planner®
Memberships	Financial Planning Association®
Phone	03 8508 7832
Mobile	0404 008 475
Email	pbarry@pwg.com.au
Authorised representative number	296028
Credit representative number	406651

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

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

As an employee and shareholder of Partners Wealth Group I receive a salary plus bonus where pre-determined performance based criteria are met and dividends from the practice

About Tom Clancey

Tom joined Partners Retirement Planning & Investment Advisors in 2016 after relocating to Melbourne. Upon completing his Bachelor of Commerce degree specialising in financial planning, Tom was chosen and mentored by industry leading investment & risk specialists to further develop his passion of helping clients achieve their financial independence through the provision of highly personalised and quality advice. Tom is a driven professional, who places a high emphasis on developing long term professional relationships with his clients and constantly achieves this by exceeding expectations. Tom enjoys surfing, horse racing and is still chasing the dream of someday owning a Melbourne Cup winner.

Qualifications	Bachelor of Commerce
Phone	03 8508 7880
Mobile	0457 823 134
Email	tclancey@pwg.com.au
Authorised representative number	1262321
Credit representative number	506287

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
- Managed discretionary accounts
- Estate Planning
- Self-managed super funds (SMSF)
- 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

As an employee of Partners Wealth Group I receive a salary plus bonus where pre-determined performance based criteria are met

About Mathew Cassidy

Mathew is one of the founding members of Partners Wealth Group and holds the position of Managing Director. He has over 20 years' experience in the financial service industry, initially with Ernst & Young in Perth and later with NatWest Financial Markets in London and New York. During this time, Mathew held various positions including Chartered Accountant and Investment Banker where he specialised in fixed interest and foreign exchange markets. As Managing Director of Partners Wealth Group, Mathew has maintained his passion and commitment to client service – continuing to use his wealth of experience to offer complex financial advice to a number of high net wealth clients.

Qualifications	Bachelor of Commerce, Chartered Accountant
Memberships	Financial Planning Association®, Institute of Chartered Accountants
Phone	03 8508 7800
Mobile	0408 004 056
Email	mcassidy@pwg.com.au
Authorised representative number	250030
Credit representative number	407394

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

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

As a shareholder and director of Partners Wealth Group I receive a salary plus dividends from the practice.

About Josh Cunningham

Joshua joined Partners Wealth Group in 2014 and has over five years' experience in the financial services industry. Joshua was chosen and mentored by industry leading specialists to further develop his passion of helping clients achieve their financial independence through the provision of strategic advice. Joshua is dedicated to providing clients with an exceptional service, focusing on their desired goals to present solutions that are tailored to each individual client. His focus is on building long-term relationships with his clients to steer them through life's journey. When he isn't helping clients, Josh enjoys a coffee on Chapel St, travelling the world and watching his beloved Melbourne Demons.

Qualifications	Diploma of Financial Planning
Phone	03 8508 7864
Mobile	0413 639 644
Email	jcunningham@pwg.com.au
Authorised representative number	1262319
Credit representative number	506286

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
- Managed discretionary accounts
- 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

As an employee of Partners Wealth Group I receive a salary plus bonus where pre-determined performance based criteria are met.

About Renato Di Candido

Prior to joining Partners Wealth Protection in 2015 Renato worked as a senior risk advisor for five years at one of Australia's largest insurance brokers. Renato specialises in meeting the needs and requirements of clients to ensure they are provided with sufficient protection to safeguard their assets and loved ones. Tertiary qualified with a Bachelor of Business and an Advanced Diploma in Financial Planning, Renato has a passion for providing quality advice to clients for their wealth protection needs.

Qualifications	Bachelor of Business Advanced Diploma of Financial Services
Phone	03 8508 7801
Mobile	0413 288 518
Email	rdicandido@pwg.com.au
Authorised representative number	1006952
Credit representative number	481734

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
- Limited selection of investment guarantees
- Managed discretionary accounts

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

As an employee of Partners Wealth Group I receive a salary plus bonus where pre-determined performance based criteria are met.

About Josh Gaylor

Josh joined Partners Retirement Planning & Investment Advisors in 2012 and has over five years' experience in the financial services industry. After completing his Bachelor of Business degree specialising in financial risk management, Josh was chosen and mentored by industry leading investment specialists to further develop his passion of helping clients achieve their financial independence through the provision of strategic investment advice. Josh provides clients with friendly professional advice, clearly explaining the options available to them, their outcomes and smarter solutions. His focus is on building long-term client-relationships and offering individually tailored strategies.

Qualifications	Bachelor of Business (Financial Risk Management) Diploma of Financial Planning
Phone	03 8508 7835
Mobile	0433 072 328
Email	jgaylor@pwg.com.au
Authorised representative number	1235845
Credit representative number	480754

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

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

As an employee of Partners Wealth Group I receive a salary plus bonus where pre-determined performance based criteria are met.

About Rob Hand

Rob joined Partners Wealth Group in 2007 and provides an array of expert financial knowledge, with a track record for delivering complex solutions and strategies that build and preserve wealth. A regular presenter at accounting and client seminars, Rob has quickly established himself as a subject matter expert in SMSFs, investments, tax structures and personal risk protection. Rob works with

a diverse client base, including executives, SME business owners and individuals and families requiring holistic wealth management and strategic advice.

Qualifications	Bachelor of Commerce (University of Melbourne) Advanced Diploma of Financial Services (Financial Planning)
Phone	03 8508 7827
Mobile	0400 003 904
Email	rhand@pwg.com.au
Authorised representative number	392545
Credit representative number	406656

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

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

As an employee of Partners Wealth Group I receive a salary plus bonus where pre-determined performance based criteria are met.

About Andrew Kantas

Andrew joined Partners Retirement Planning & Investment Advisors in 2012 having previously held the position of Private Client Advisor at Perpetual Private Division. Andrew is a Certified Financial Planner® with more than 25 years' experience working for both major financial institutions and small boutique practices. Andrew is passionate about finding solutions for a client's personal situation, and has a strong desire to assist clients make sound financial decisions. His extensive experience as a financial advisor, focusing on utilising his strong technical and strategic abilities has been an asset in providing robust financial solutions for individuals' needs and requirements.

Qualifications	Certified Financial Planner®, Diploma of Financial Planning
Memberships	Financial Planning Association, Fellow of FINSIA
Phone	02 8017 7200
Mobile	0403 830 766
Email	akantas@pwg.com.au
Authorised representative number	230018
Credit representative number	430095

The advice and services I can provide

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- Aged care

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About Daniel Mikhail

Daniel is a Certified Financial Planner and has worked as a financial advisor for over nine years. Prior to this Daniel was employed as an Accountant with one of the top 100 accounting firms, from which he gained extensive experience consulting to small businesses and high net-worth clients. Daniel's expertise is in working with both accountants and their clients in developing wealth protection, superannuation strategies and investment growth solutions.

Qualifications	Certified Financial Planner® Bachelor of Commerce (Accounting & Financial Planning) Advanced Diploma of Financial Services
Membership	Financial Planning Association®
Phone	02 8017 7200
Mobile	0412 064 933
Email	dmikhail@pwg.com.au
Authorised representative number	433944
Credit representative number	434351

The advice and services I can provide

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- Aged care

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About Tom Napier

Tom joined Partners Retirement Planning & Investment Advisors in 2010 and now has over ten years' of valuable experience in the financial services industry. After completing a Bachelor of Business he diverted from the accounting path to pursue his passion for financial planning. Tom is a driven professional who takes great pride in assisting his clients to achieve their financial security and freedom. Creating long lasting client relationships is as much a priority to Tom as is his ambition to develop a secure and attainable strategic financial plan.

Qualifications	Bachelor of Business (Accounting) Graduate Diploma of Financial Services (Financial Planning)
Phone	03 8508 7834
Mobile	0407 097 896
Email	tnapier@pwg.com.au
Authorised representative number	1235900
Credit representative number	480775

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
- 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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How I am paid

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About Chris Pereira

When you meet with Chris as your financial advisor, you will be confident that your future is in capable hands. He comes with over 12 years' experience in financial services – experience which is evident in how he explores your situation and what is important to you, to ultimately develop tailored strategies and deliver the financial outcomes needed to provide the life outcomes you want.

You will also appreciate his passion for developing and building a 'financial roadmap' to help you understand what is realistically achievable and what is required to get you there.

Chris's mantra is 'efficiency'. He continues to collaborate with his long-term clients to extract the most out of their ever-changing circumstances and stay on track.

He has a Bachelor of Commerce in Economics and Financial Planning from Curtin University and holds the CERTIFIED FINANCIAL PLANNER® designation.

Qualifications	Bachelor of Commerce (Economics and Financial Planning) Certified Financial Planner®
Memberships	Financial Planning Association®
Phone	08 6365 5210
Mobile	0437 612 058
Email	cpereira@pwg.com.au
Authorised representative number	1239532
Credit representative number	484606

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:

- Managed discretionary accounts

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

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About Laurence Poulter

Laurence joined Partners Wealth Group in 2013 after migrating to Australia from the United Kingdom. He has been involved in global economics and financial services since 2005 and is genuinely passionate about helping clients secure their own financial futures through the provision of highly personalised and quality advice.

Qualifications	Advanced Diploma of Financial Planning, Diploma of Insurance, Bachelor of Arts (honours) Economics & Social Science (University of Manchester)
Phone	03 8508 7815
Mobile	0439 211 368
Email	lpoulter@pwg.com.au
Authorised representative number	1000112
Credit representative number	474108

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:

- Managed discretionary accounts

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 Carolyn Roper

As an experienced Financial Planner, Carolyn derives great personal satisfaction from helping you achieve your goals through high quality personal advice. In particular, she has become uniquely experienced in helping women learn how to manage their finances, assisting them in becoming more knowledgeable, more experienced and financially independent. She believes in working one on one with clients to provide encouragement and support whilst bringing to fruition their financial plan.

She has worked in the Financial Services Industry in Perth WA for the last 20 years, and over that time gained experience in Banking, Funds Management and Financial Planning.

In 2005, she had the pleasure to take on the most demanding role of her life, being blessed with a son and then two years later a daughter. Life hasn't been the same, since!

Qualifications	Diploma in Financial Planning Certified Financial Planner®
Memberships	Financial Planning Association®
Phone	08 6365 5210
Mobile	0437 489 607
Email	croper@pwg.com.au
Authorised representative number	436944
Credit representative number	437110

The advice and services I can provide

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- Limited selection of investment guarantees
- Managed discretionary accounts

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About Ben Savige

After working in the UK Ben returned to Australia to further his financial planning career. He joined Partners Retirement Planning & Investment Advisors in 2008 after completing his studies in Financial Planning. Ben is a highly motivated individual who is passionate about his clients achieving financial security and freedom. Ben's determination to build a long lasting relationship with his clients is as much a priority as his ambition to develop a strategic financial plan that is secure and attainable.

Qualifications	Advanced Diploma of Financial Services (Financial Planning)
Phone	03 8508 7828
Mobile	0400 003 904
Email	bsavige@pwg.com.au
Authorised representative number	392526
Credit representative number	407392

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

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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

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

Initial service	Fee amount
Financial plan preparation and research	Typically between \$3,300 and \$7,700 depending on complexity
Implementation	Typically between \$1,100 to \$3,300 depending on complexity

Ongoing service fees

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

Ongoing service	Fee amount
Ongoing services	Typically between \$3,300 to \$22,000 but tailored to individual requirements. In some cases this will be calculated as % of funds under management (FUM) - Between 0.275% to 1.1% of the investment balance per annum, eg. if your investment balance was \$100,000 your annual fee would be \$1,100

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

Annual services fees

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

Service	Fee amount
Advice review	Typically between \$3,300 to \$22,000 but tailored to individual requirements
Investment portfolio review	Either included in the advice review fee or between 0.275% and 1.1% of the investment balance per annum, eg. if your investment balance was \$50,000 your annual fee would be \$137.50

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

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
Insurance (Including those held within Superannuation)	We may receive up to 66% of the first year's premium for new policies implemented from 1 January 2020. Prior to 1 January 2020, we may receive up to 88% of the first year's premiums for new policies.	Up to 22% of the premium each following year.	On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660. We would receive an ongoing commission of up to \$220 per annum.

All fees and charges include GST.

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