

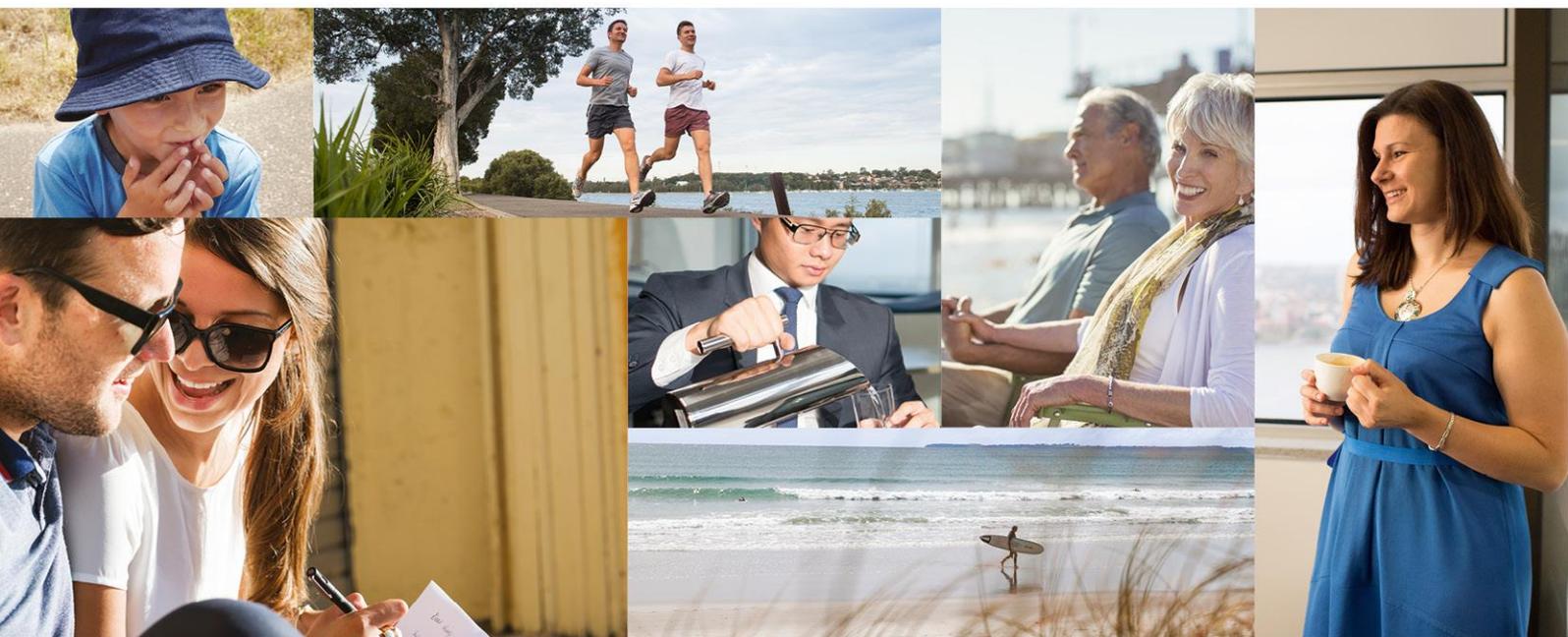
Financial Services and Credit Guide

Future Proof Financial

Version: 5.1

Date prepared: Thursday, 29 November 2018

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

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.

As part of the process of understanding your needs, we may provide you with summary documents outlining your goals and priorities. These are not advice documents and should not be relied upon to make financial decisions.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SoA), known as a 'Goals Plan'. The goals 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 goals plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

When we provide credit advice, we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in a Record of debt advice or a Credit Proposal. We will retain a record of the debt advice or Credit Proposal which you may request by contacting our office within seven years of the assessment. We will only provide recommendations to apply for a particular credit contract with a certain lender or increase the credit limit of a particular credit contract where the contract meets your needs and objectives and is not unsuitable to your circumstances.

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 the AMP Advice™ experience

AMP's passion is to help Australians achieve their goals.

By creating realistic and solid plans to sit behind the goals, AMP aims to help more Australians live a better tomorrow.

Every goal is considered important and when combined with the expertise of AMP's advice team, clients are putting themselves in a better position to reach their goals. Not only because they are in control every step of the way, but also because they will benefit from the advice that comes with balancing a plan for the future with the financial needs of now.

What to expect

Explore your goals

Your AMP Advice experience starts by exploring your goals and how you picture them coming to life using our innovative technology. In this step, a Goals Coach or adviser will help you understand and express your goals. You'll receive a Goals Summary document at the end of this conversation.

In the next step, one of our qualified advisers will help you visualise and understand the choices you need to make to reach these goals - keeping you in charge of how you balance your goals of tomorrow against the financial needs of today. After this consultation you will receive an Advice Exploration Summary document.

You'll also have access to your online customer profile where you'll see information relevant to you and your goals.

Plan to achieve your goals

If you choose to proceed, a qualified financial adviser can then work with you to build a plan to help you make your goals a reality. Our approach is not one-size fits all, and the summary of your goals will likely be the starting point for developing a strategy and recommending products and services that are likely to leave you in a better position. This strategy is contained in a document called a Statement of Advice (SoA), known as a Goals Plan, and it contains our advice recommendations to help you to achieve your goals.

Track your progress

To achieve your goals, we will offer to track your progress thus helping you stay motivated and accountable. How we can help you will depend on your needs and preferences, and we can discuss this with you further once your plan is finalised.

Stay in control

We have a process that puts you in control throughout the experience. We will only proceed with assisting you to implement our recommendations when we have your go-ahead and you will always have access to your information, goals and objectives through your online customer profile.

Our fees are based on the advice and services that you select, always leaving you in control.

About our practice

At Future Proof Financial we deliver the AMP Advice experience. AMP Advice is a trademark of AMP Limited and it is licensed to Future Proof Financial.

Future Proof Financial is committed to providing better advice, to more people, more often regardless of wealth or position.

Our business is built on helping people achieve their goals and being there when needed, in good times and bad.

Summary of the business

Name	FPPF Pty Ltd trading as Future Proof Financial
Australian Business Number	82 093 260 283
Authorised representative number	248838
Credit representative number	374520

Our office contact details

Address	3/97 Tamar St, Ballina NSW 2478
Phone	1300 377 888
Fax	02 6622 7334
Email	info@futureproof.com.au
Website	www.ampadvice.com.au/futureprooffinancial

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.

FPPF Pty Ltd has more than one office. You can get in contact with them on the details below.

Ballina office contact details

Address	3/97 Tamar St, Ballina, NSW, 2478
Phone	02 6686 0353
Fax	02 6622 7334
Email	info@futureproof.com.au

Lismore office contact details

Address	88 Woodlark St, NSW, 2480
Phone	02 6622 7333
Fax	02 6622 7334
Email	info@futureproof.com.au

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 20.

We can provide advice on	We can arrange the following products and services
— Investments strategies (strategic asset allocation and goals based investing)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Self-managed superannuation funds (SMSF)
— Debt management (including borrowing for personal and investment purposes)	— Borrowing within your SMSF
— Salary packaging	— Employer superannuation
— Superannuation strategies and retirement planning	— Managed investments
— Personal insurance	— Separately managed accounts
— Estate planning	— Investor directed portfolio services (for 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	— Standard margin loans
— Aged care	— Retirement income streams, including pensions and annuities
	— Personal and group Insurance (life cover, disability, income protection and trauma)
	— Loans including mortgages and personal loans, reverse mortgages and deposit bonds
	— 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.
	— Where an administration platform is recommended, we are also authorised to provide a Limited Managed Discretionary Account service
	— Limited selection of investment guarantees

AMP Financial Planning 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.

AMP Financial Planning 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 AMP Financial Planning'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 AMP Financial Planning and where appropriate to your circumstances.

As at March 2018, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by AMP Financial Planning Pty Limited are:

- | | |
|---------------------------|------------------|
| — ANZ | — AMP Bank |
| — AFG Home Loans | — Westpac |
| — Commonwealth Bank | — ING |
| — National Australia Bank | — Suncorp |
| — Macquarie Bank | — St George Bank |

Tax implications of our advice

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

Transaction services

If you do not require advice, we can also arrange for you to apply for limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which we will document in writing. You can ask us for a copy of this documentation at any time.

Your relationship with us and using our services

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

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

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

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

Changing service providers

To ensure that you are provided at all times with ongoing servicing to meet your financial needs, we may transfer our rights and obligations under our servicing arrangement with you to another adviser or financial planning practice within the AMP network or to another AMP licensee (the new service provider). If we do this, the new service provider will provide the ongoing servicing to you and will be entitled to the agreed on-going fees. The new adviser will also take over the rights and obligations on the same terms and conditions set out in the servicing arrangement and we will be released from those rights and obligations. We will write to you in advance of a transfer occurring, to introduce your new service provider. You may notify your new service provider at any time if you want to vary or end your servicing arrangements.

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 are generally set dollar amounts. If our advice recommends you maintain an existing percentage based fee arrangement, we will fully disclose this to you, including the reasons why.

Our agreed advice and service fees may include charges for:

- Initial advice; and
- Ongoing 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, loan balance or insurance premiums; and
- Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

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 AMP Financial Planning as the licensee. They retain a percentage (as a licensee fee) to cover their costs and the balance is passed on to us. The percentage is determined annually, based on a number of factors, including our business revenue for the prior year.

As part of our arrangement with AMP Financial Planning Pty Limited to take you through the AMP Advice experience, the licensee fee is waived until the end of 2018.

For details of our service fees, please refer to **Schedule of fees** on page 29.

Fixed service fees

We offer a Goals exploration service at the fixed fee as outlined below:

Service	Fee
Goals exploration	\$350

The Goals exploration involves an initial consultation with a coach and then a session with an adviser to further explore and prioritise your goals and objectives. At this point you will receive summary documents outlining your goals, objectives and priorities. This fee is inclusive of GST.

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 be eligible for Development management and advice (DMA) recognition payments based on our performance relative to other AMP Financial Planning practices in the previous year. Up to 30% of all AMP Financial Planning practices may be eligible for DMA payments.

The DMA payment is based on a percentage of our practice revenue. Our DMA percentage will be set annually and may range from 0% to 10% depending on our ranking. The relevant percentage is then applied to our practice revenue and the resulting payments are received twice a month (the 'payment period').

For example, if our DMA is set at 3% and our revenue for the payment period was \$8,500, we would receive $\$8,500 \times 0.03 = \255 . Assuming an average revenue of \$8,500 per payment period, the total DMA payment received in a year would be $\$255 \times 24 = \$6,120$.

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 AMP 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).

Business growth advice payments

All practices within the AMP Financial Planning network are eligible for Business Growth Advice (BGA) payments. The payments are based on our practice revenue.

BGA payments are set at 1% of our practice revenue. Payments are received twice each month. For example, if our practice revenue was \$8,500 in a payment period, we would receive $\$8,500 \times 0.01 = \85 . Assuming an average revenue of \$8,500 per payment period, the total BGA payment received in a year would be $\$85 \times 24 = \$2,040$.

Business buy-back option

If we leave the financial services industry or can no longer appropriately service a selection of our clients, AMP Financial Planning will either look after our clients or appoint one of its authorised representatives to do so.

If this happens, AMP Financial Planning makes available a facility for practices to transfer the servicing rights of their clients. The valuation will vary depending on certain factors including the annual recurring revenue of our practice and the level of our service standards.

Personal and professional development

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

Summit

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

Education and professional development programs

AMP Financial Planning will subsidise the cost of our participation in approved education and professional development programs if we meet specific qualification criteria. The qualifying criteria is based on a combination of factors including the quality of our services, our business goals and our ranking against other practices in AMP Financial Planning. The maximum amount of this subsidy is \$12,000 per annum per practice. Advisers are able to allocate a percentage of their grant towards travel and accommodation to attend an approved course.

Amicus program

In addition to the above, certain practices that meet additional qualification criteria will be eligible to participate in the Amicus program, an additional personal and professional development program organised by AMP Financial Planning. If a practice qualifies for the Amicus program, AMP Financial Planning will subsidise the cost of their participation up to a maximum value of \$15,000 per annum per practice.

Para-planning costs subsidy

We may be eligible for a subsidy from AMP in relation to parapanning costs, depending on the number of parapanning requests that we make in a particular month. If our practice submits a minimum of 5 parapanning requests per eligible authorised representative in our practice, we receive a discount of up to 25% in relation to these costs. For example, if the total cost of 5 SOAs is \$1,000 we will receive a discount of up to \$250 ($25\% \times \$1,000 = \250) and pay a discounted fee of minimum \$750.

Placement fees

From time to time AMP Financial Planning 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 AMP Financial Planning. We may share in this fee based on the level of participation by our clients.

Advice Creation costs subsidy

AMP provides a discount on the cost of the advice creation service at the rate of 10%. We may be eligible for an additional discount from AMP depending on the number of requests that we submit in a particular month. If our practice submits greater than 7 Goals Plan requests per eligible authorised representative in our practice, we receive an additional discount of 10% in relation to these costs (representing a total discount of 20%). For example, if the total cost of 8 Goals Plans is \$2,000, we will receive a total discount of \$400 ($20\% \times \$2,000 = \400) and pay a discounted fee of \$1,600. If our practice submits greater than 10 Goals Plan requests per eligible authorised representative in our practice, we receive an additional discount of 20% in relation to these costs (representing a total discount of 40%). For example, if the total cost of 11 Goals Plans is \$2,000, we will receive a discount of \$800 ($40\% \times \$2,000 = \800) and pay a discounted fee of \$1,200.

Waiver of licensee fees

While practices authorised by AMP Financial Planning Pty Limited are normally charged a licensee fee, as part of our arrangement with AMP Financial Planning Pty Limited to take you through the AMP Advice experience, a licensee fee is waived until the end of 2018.

Relationships and associations

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

About our licensee

AMP Financial Planning Pty Limited

ABN 89 051 208 327

Australian Financial Services Licensee and Australian Credit Licensee

Licence No: 232706

AMP Financial Planning 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

AMP Financial Planning's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

About the AMP Group

AMP Financial Planning 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 AMP Financial Planning 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 | — 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.

From time to time the AMP Group may provide us with referrals as a result of marketing campaigns or direct contact by a customer.

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.

AMP Financial Planning's relationships with other companies

AMP Services Limited provides administration services and distribution infrastructure services to several issuers of financial products and loan products under agreements entered into prior to 1 July 2013.

In return for those services, AMP Services Limited receives remuneration as set out below:

- For investment products and loan products – up to 0.33%* p.a. of funds under administration, the balance of any relevant cash account or the total loan value outstanding.

*includes GST

By way of example:

- If total funds under administration for a particular investment product is \$10 million, AMP Services Limited would receive \$33,000.

From time to time, AMP Services Limited may facilitate access to AMP Financial Planning and its authorised representatives for issuers to train or educate AMP Financial Planning and its authorised representatives on their products.

Arrangements with platform providers

This section of the FSCG sets out our relationships with platform providers and how these may influence the advice we give you.

Overview

Where you invest through platform products and services (such as investor directed portfolio services or IDPS), we may receive remuneration from those platform providers. Fees, commission payments and other benefits may be calculated as a percentage of your financial interest in a product or service or on the total amount of business advised. The amount and calculation of those fees are shown in the relevant disclosure document. Some fees and commission payments we earn may relate to arrangements existing before 1 July 2013.

Specific arrangements

We have arrangements with third parties for administration and support services in relation to the products below.

WealthView eWRAP and PortfolioCare platform

WealthView and PortfolioCare products and services are issued by companies in the AMP Group. Other companies in the AMP Group also provide services in respect of WealthView and PortfolioCare. Administration services are performed by Asgard Capital management Limited (Asgard).

If you access a product in the WealthView or PortfolioCare range, then administration fees and, where applicable, trustee fees, are deducted from your account. These fees, as set out in the product disclosure statement or IDPS Guide, are paid to AMP Financial Planning after deduction of expenses for administration services and other services provided as mentioned above.

Further details about the fees and costs of investing in WealthView or PortfolioCare are detailed in the relevant product disclosure statement or IDPS Guide. For closed products, please review the product disclosure statement you received when first investing in your product together with any correspondence from the issuer outlining changes to those fees and costs. Note that WealthView eWRAP and PortfolioCare Elements (super/pension, investment) closed to new members and investors in 2016.

Our referral arrangements

For more information about our referral relationships, please refer to the **Supplementary FSCG**.

Confidence in the quality of our advice

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

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact AMP Advice Complaints on advicecomplaints@amp.com.au, or put your complaint in writing and send it to:

Attention: National Manager, Advice Complaints

33 Alfred Street
Sydney NSW 2000

- AMP Advice Complaints will try to resolve your complaint quickly and fairly.
- Until 31 October 2018, if your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following below.

Any issues relating to financial advice, investments, superannuation or insurance matters	Financial Ombudsman Service (FOS) GPO Box 3 Melbourne VIC 3001 1800 367 287 www.fos.org.au info@fos.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

The above external dispute handling bodies are current as at August 2018.

From 1 November 2018, you can contact the following external dispute handling bodies in relation to your complaint:

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.

You can also contact the **Financial Planning Association (FPA)** at 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. AMP Financial Planning 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 AMP Financial Planning, even where subsequent to these actions they have ceased to be employed by or act for AMP Financial Planning.

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 AMP Financial Planning 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 AMP Financial Planning to review customers' needs and circumstances from time to time, including other companies within the AMP group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the AMP group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the AMP Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the AMP Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and AMP Financial Planning 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 AMP Financial Planning 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 services for Managed Discretionary Accounts

Whilst we don't generally offer this service under the AMP Advice experience (as set out in the *About the AMP advice experience* section of this FSCG), we may continue to offer limited types of Managed Discretionary Account (MDA) services within approved investment platforms to certain customers. Through these services, you allow us to manage your investments for you, using our discretion and without obtaining your instructions before each transaction we undertake on your behalf. However, we do not (and we are not authorised to) open new accounts, withdraw funds or contribute funds to your investment.

What are the risks associated with using the MDA service?

By authorising us to make changes to your investments, you cannot claim we were not acting on your behalf if we acted within the authority given. Therefore, our acts bind you. It is important you understand what we are authorised to do and that you carefully read and understand the activities that you are authorising us to do on your behalf.

The following risks are associated with investing through the MDA Service:

- Fair dealing: the risk of the authorised representative providing preferential treatment to some clients at the expense of other clients. For example, an attractive float is promoted to high net worth clients only and therefore other clients fail to receive an offer.
- Reasonable basis: the risk of the MDA operator not exercising diligence and thoroughness when making investment recommendations to the client.
- Failing to act responsibly and with a reasonable standard of care: where an MDA operator acts in his or her own interests before the benefit of their clients.
- An MDA service is not suitable for all clients. If you want to retain control of all investment decisions an MDA service will not be appropriate for you. However, if you are an experienced investor and understand the risks associated with having someone else make investment decisions on your behalf then it may be suitable for you.

How can you instruct us to exercise rights relating to the financial products in your portfolio?

Generally, the financial products that we invest in on your behalf do not have any additional rights or entitlements attached to them. However, if there are, we will let you know within the necessary timeframe. You can then instruct us how you wish us to proceed. Please refer to 'Your relationship with us and using our services' in this guide. Under an MDA you may agree for us to respond on your behalf.

Non-limited recourse products

We may recommend you invest your portfolio in a non-limited recourse product, specifically a margin loan. The amount of borrowing we recommend will be based upon your relevant personal circumstances and goals but only to a maximum of 60% of your investment.

The following risks are associated with non-limited recourse products:

- Gearing can magnify your losses as well as your gains.
- Interest cost may outweigh investment returns, and this could potentially have an impact on your cash flow.
- A non-limited recourse product or facility imposes a legal obligation on you to pay an amount to another person or financial institution in the event of the occurrence or non-occurrence of something where the rights of the other person or financial institution are not limited to any property or asset that you have paid or set aside as security for the agreement.

A margin call occurs when your portfolio drops below the level of security needed to fund the loan.

As part of our ongoing service, we will manage any risks of a margin call on your behalf other than receiving notification of margin calls. The margin lender will directly give you notice of any margin calls. We are not authorised to receive those margin call notices on your behalf.

Our Statement of Advice sets out the strategy for a margin call to review the loan to value ratio back to acceptable levels. We prefer that this is managed through cash injection or lodgement of additional securities/collateral rather than a sell down of the investments or crystallising losses.

If the value of the investment is less than the value of the loan, it will be inadequate to clear the associated debt, so more assets may need to be sold. Also, you may incur capital gains tax liability on the sale of your other assets. If in the unfortunate event, that neither of these balances is sufficient, you may be left with a remaining debt that will need to be repaid on an ongoing basis via your cash flow.

In the event of you having to sell your principal residence, note that it is not subject to capital gains tax and whilst the sale would incur selling costs, there would be no additional tax liability.

For example, if you use \$10,000 of your own money and borrow \$90,000 via a margin loan to invest in \$100,000 in shares - if your shares suffer a significant decrease in value to \$80,000 and you are required to meet a margin call from the lender immediately to fully repay your margin loan, you may be forced to sell \$10,000 of your other assets and property to make up the shortfall in value due to the decrease in value of your shares which have been held as security for the margin loan.

Keeping you informed

You will have access to information regarding the trading on your account. This information will set out the transactions that we have undertaken on your behalf, as well as a detailed valuation of the assets and liabilities in your portfolio.

You can elect to either have continuous online access to your portfolio, together with the receipt of an annual statement, or receive paper statements both quarterly and annually.

Do you have to enter into a contract for us to provide MDA services?

Yes. This MDA contract will set out the terms and conditions of the authority and the investment program, which sets out how your money will be invested. We will agree and prepare the investment program for you based on your relevant personal circumstances, your financial objectives and your needs and review the program every 12 months. The Investment Program will be prepared in accordance with the requirements of Division 3 of part 7.7 of the Corporations Act 2001 (the Act) and will comply with the requirement to act in the best interest of the clients as required by Division 2, Part 7.7A of the Act. In addition, the Investment Program will include information about:

- the nature and scope of the discretions we will be authorised and required to exercise under the MDA contract
- any significant risks associated with the MDA contract
- the basis on which we consider the MDA contract to be suitable for you, and
- warnings that the MDA contract may not be suitable to you if you have provided us with limited or inaccurate information. It will also specify that the MDA service may cease to be suitable for you if your relevant personal circumstances change.

Do we provide custodial or depository services for your portfolio?

We do not provide custodial or depository services. This means that you will either hold the investments in the portfolio, or the custodian nominated for that financial product will hold them.

Fees and costs

The fees and costs for MDA services are disclosed in the 'Managed Discretionary Account fees and costs' section of the Schedule of fees.

If we recommend you an MDA service and charge you a fee for the service, these fees and costs will be provided to you at the time we provide you with personal advice (or as soon as practicable after that time).

This financial services guide complies with the conditions of ASIC's relief under ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968.

Australian Finance Group (AFG)

AFG is an aggregator and it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as providing some other ancillary services.

Lenders may offer incentives that are paid directly to the Accredited Mortgage Consultant. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Accredited Mortgage Consultants may be invited to attend the AFG National Conference. This is an annual event which offers Accredited Mortgage Consultants the opportunity for professional development and to hear industry updates and educational presentations by AFG and lender sponsors. AFG subsidises some costs of attendance, which may include meals and accommodation. The value will depend upon a range of factors, including the nature of the courses and events planned.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act, will be disclosed in our advice to you prior to application.

Our Team

Through our process, you may meet with a both a Goals Coach and an Adviser.

A Goals Coach will guide you through the process of exploring your goals. They are not Financial Advisers or Credit Advisers and they cannot provide you with financial services or credit services. The statements made in Our advice and services section of this FSCG are not applicable to them.

While there may be others in the team, we have included the profiles of the Goals Coaches and advisers below.

Our Goals Coaches

About Courtney Brown (Coach)

Phone	1300 377 888
Email	courtney@futureproof.com.au

About Georgia Kersley (Coach)

Phone	1300 377 888
Email	georgia@futureproof.com.au

About Hanna Mulcahy (Coach)

Phone	1300 377 888
Email	hanna@futureproof.com.au

Our Financial Advisers and Credit Advisers

About Leslie McGuire



Experience	Awarded 2018 Barrons Top 50 Adviser in Australia 2018 Most Outstanding Business Leader – Northern Rivers 2018 Most Trusted Adviser 2017 Adviser of the Year 2017 State Region Adviser of the Year 2016 State Region Adviser of the Year Specialist Business Advisory B-Star Accredited Mortgage Consultant AMP Financial Planners Association (AMPFPA)
Phone	1300 377 888
Email	les@futureproof.com.au
Authorised representative number	330477
Credit representative number	374647

Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

Certificate IV Financial Services (Finance/Mortgage Broking)

Master of Business Administration

Professional memberships

FBAA - Finance Brokers Association of Australia

The advice and services I can provide

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

- Aged care
- Goals based investing

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

I am also an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning I am authorised to provide credit assistance in relation to loan products.

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

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

Subject to meeting the lender's credit criteria, along with any additional lender or AFG accreditations, I can also advise on and/or arrange loans relating to:

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

How I am paid

I receive the following from our practice:

- equity in the practice
- share of revenue

I am Managing Director of FFPF Pty Ltd trading as Future Proof Financial and receive a salary package plus a share of profit based on the overall profitability of our practice.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Lestez Pty Ltd and Infinite Wealth Investments Pty Ltd. AMP Financial Planning has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

About Michael Knight



Experience	Michael has over 25 years experience in the Financial Services industry. Accredited Mortgage Consultant AMP Financial Planners Association (AMPFPA)
Phone	1300 377 888
Email	michael@futureproof.com.au
Authorised representative number	291950
Credit representative number	374960

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Certificate IV in Finance and Mortgage Broking

Diploma of Finance and Mortgage Broking Management

Professional memberships

MFAA - Mortgage & Finance Association of Australia

The advice and services I can provide

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

- Aged care
- Employer super
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Securities (including listed securities)
- 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 an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning I am authorised to provide credit assistance in relation to loan products.

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

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

Subject to meeting the lender's credit criteria, along with any additional lender or AFG accreditations, I can also advise on and/or arrange loans relating to:

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of FFPF Pty Ltd trading as Future Proof Financial and receive a salary and performance based bonuses.

About Sean Farrelly



Experience	AMP Financial Planners Association (AMPFPA)
Phone	1300 377 888
Email	sean@futureproof.com.au
Authorised representative number	1234268
Credit representative number	479213

Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

Certificate IV in Finance and Mortgage Broking

Professional memberships

FBAA - Finance Brokers Association of Australia

The advice and services I can provide

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

- Aged care
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing
- Securities (including listed securities)
- 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 an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning I am authorised to provide credit assistance in relation to loan products.

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

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

Subject to meeting the lender's credit criteria, along with any additional lender or AFG accreditations, I can also advise on and/or arrange loans relating to:

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of FFPF Pty Ltd trading as Future Proof Financial and receive a salary and performance based bonuses.

About Thomas Bowers



Experience	TPB (Tax Practitioner Board) ATA Advice Process AMP Financial Planners Association (AMPFPA)
Phone	1300 377 888
Email	tom@futureproof.com.au
Authorised representative number	473054
Credit representative number	495992

Qualifications (Finance related)

Diploma of Financial Planning

The advice and services I can provide

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

- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Securities (including listed securities)
- SMSF borrowing
- Separately managed accounts
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning 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 where pre-determined criteria are met

I am an employee of FFPF Pty Ltd trading as Future Proof Financial and receive a salary and performance based bonuses.

About Saul Muscardin



Experience	AMP Financial Planners Association (AMPFPA)
Phone	1300 377 888
Email	saul@futureproof.com.au
Authorised representative number	1262979
Credit representative number	507217

Qualifications (Finance related)

Certificate IV in Finance and Mortgage Broking

Graduate Diploma in Financial Planning

Professional memberships

FBAA - Finance Brokers Association of Australia

The advice and services I can provide

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

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

I am also an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning I am authorised to provide credit assistance in relation to loan products.

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

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

Subject to meeting the lender's credit criteria, along with any additional lender or AFG accreditations, I can also advise on and/or arrange loans relating to:

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of FFPF Pty Ltd trading as Future Proof Financial and receive a salary and performance based bonuses.

About Michelle Jones



Experience	AMP Financial Planners Association (AMPFPA)
Phone	1300 377 888
Email	michelle@futureproof.com.au
Authorised representative number	1264652
Credit representative number	374447

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

The advice and services I can provide

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

- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning 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 where pre-determined criteria are met

I am an employee of FFP Pty Ltd trading as Future Proof Financial and receive a salary and performance based bonuses.

About Caroline Hood



Experience	AMP Financial Planners Association (AMPFPA)
Phone	1300 377 888
Email	caroline@futureproof.com.au
Authorised representative number	1267146
Credit representative number	511052

Qualifications (Finance related)

Diploma of Financial Planning

Bachelor of Business

Master of Applied Finance

The advice and services I can provide

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

- Aged care
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning 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 where pre-determined criteria are met

I am an employee of FFPF Pty Ltd trading as Future Proof Financial and receive a salary and performance based bonuses.

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 service:

Initial service	Fee amount
Goals exploration	\$350
Starter If you require a simple approach to meeting your goals.	Between \$600 and \$1,800
Core If you require a more involved approach in meeting a wider range of goals.	Between \$1,900 and \$4,500
Complex If your needs and circumstances are more complex.	Between \$4,600 and \$7,500

We can create a custom quote when your needs are unique. We charge for this service at a rate of \$330 per hour for advice and \$180 per hour for administration.

Ongoing service fees

We provide ongoing services to help you stay on track to meet your goals. The level of service you will receive and the frequency of contact from us increases with each package.

The cost of these services are as follows:

Ongoing service	Fee amount
Essential Our Essential package includes access to our client services team, an annual goals check, administrative support, market news and insights, access to online tools and a preferred rate of 10% off the full fee of further advice if further advice is required.	Between \$350 and \$750 per annum
Core Our Core package includes services provided in the Essential package plus an annual review and planning meeting, Life Insurance claims management, ongoing access to a financial adviser, and a preferred rate of 20% off the full fee of further advice if further advice is required.	Between \$1,300 and \$2,900 per annum
Comprehensive Our Comprehensive package includes services provided in the Core package plus up to two reviews per year as agreed with you.	Between \$3,000 - \$30,000 per annum

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 0% of all contributions made to the investment.	Up to 5.5% of the investment value each year.	If you made an investment of \$10,000, we would receive up to \$0.00 initially and \$550.00 pa.
Insurance (including those held within superannuation)	Up to 88% of the first year's premium for new policies. We may receive commissions on increases or additions to existing policies of up to 130%.	Up to 33% of the premium each following year.	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.
Loans	Up to 1.10% of the initial loan balance, of which AFG retains between 0-3% and passes the remaining 97-100%* on to AMP Financial Planning. AMP Financial Planning then retains 0% and we will receive the remaining 100%.	Up to 0.55% of the outstanding loan balance each year, of which AFG retains between 0-3% and passes the remaining 97-100%* on to AMP Financial Planning. AMP Financial Planning then retains 0% and we will receive the remaining 100%.	If your loan balance was \$100,000, initial commission would be up to \$1,100, of which AFG retains up to \$33 and AMP Financial Planning receives \$1,067. AMP Financial Planning then passes (\$1,067 x 100%) \$1,067 on to us. On an annual basis, the commission on a \$100,000 loan balance would be up to \$550, of which AFG retains up to \$16.50 and AMP Financial Planning receives \$533.50. AMP Financial Planning then passes (\$533.50 x 100%) \$533.50 to us.
Deposit bonds	Up to 22% of the deposit bond fee, of which AFG retains between 0-3% and passes the remaining 97-100%* on to AMP Financial Planning. AMP Financial Planning then retains 0% and we will receive the remaining 100%.	N/A	For example, if your deposit bond fee is \$400, the commission would be up to \$88, of which AFG retains up to \$2.64 and AMP Financial Planning receives \$85.36. AMP Financial Planning then passes (\$85.36 x 100%) \$85.36 to us.
Other banking products		Up to 0.55% of the balance each year.	If you made an investment of \$2,000 we would receive \$11.00 of the balance each year.

All fees and charges include GST.

* Where the lender is AMP Bank, 100% of commissions received will be passed on to the Licensee and then distributed by us accordingly. In all other circumstances, 97% of the commissions received will be passed on to the Licensee and then distributed by us accordingly.

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

Managed Discretionary Account fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example reduce it from \$100 000 to \$80 000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable.

To find out more

If you would like to find out more or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (www.moneysmart.gov.au) has a managed funds fee calculator to help you check out different fee options.

This document shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from your assets held under our MDA service.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

Type of fee or cost	Amount	How and when paid
Fees when your money moves in or out of the managed investment product		
Establishment fee The fee to open your investment	Nil	Not applicable
Contribution fee The fee on each amount contributed to your investment	Nil	Not applicable
Withdrawal fee The fee on each amount you take out of your investment	Nil	Not applicable
Exit fee The fee to close your investment	Nil	Not applicable
Management costs		
The fees and costs for managing your investment¹ MDA service fee	Nil	Not applicable
Indirect costs External managed funds fees	Varies depending on the Managed Fund. Please refer to the fund manager PDS for fee information.	The fees are deducted from the managed fund unit price by the product issuer. This fee is not directly paid by you, but does impact the portfolio performance.
Service Fees¹		
Switching fee The fee for changing investment options	Nil	Not applicable

¹ Refer to the Additional Explanation of Fees and Costs section for an explanation of other fees and costs.

Additional explanation of fees and costs

Ongoing advice fees

We provide ongoing service as part of our MDA service. The fees for ongoing service are disclosed in the above section of the 'Schedule of fees'.

Supplementary Financial Services and Credit Guide

Issue date: Thursday, 29 November 2018

This Supplementary Financial Services Guide (SFSG) supplements our Financial Services and Credit Guide (FSCG), version number 5.1. This SFSG needs to be read together with that (FSCG).

The distribution of this SFSG is authorised by AMP Financial Planning Pty Limited (Australian Financial Services Licensee and Australian Credit Licensee number 232706).

Our referral arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your statement of advice. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
MorganStanley	Share/Securities	Advice and/or execution of share/securities transactions. 0% of any referral fees will be paid to AMP Financial Planning and we will receive the remaining 100%. For example, if the referral fee was \$1,000 AMP Financial Planning will receive \$0.00 and we receive \$1000.00.
CommSec	Banking	Advice and/or execution of share/securities transactions. 0% of any referral fees will be paid to AMP Financial Planning and we will receive the remaining 100%. For example, if the referral fee was \$1,000 AMP Financial Planning will receive \$0.00 and we receive \$1000.00.
Allianz Insurance	General Insurance	General Insurance referrals through the AFG system, we may receive \$45 per policy including policy types - Home, Home & Contents and Motor Vehicle.
AMP Bank	Home and business lending services	Up to 0.85% initial commission and up to 0.25% ongoing commission For example, for a loan of \$100,000, we would receive up to \$850.00 initial commission and up to \$250.00 ongoing commission.

Our joint venture referral arrangements

We control a percentage of the equity interests in the joint venture providing the services listed below. As a result, we will benefit from fees, dividends or income received from the profits or value of the joint venture that may result from any payments or other benefits received in respect of the services provided to you.

Provider and relationship	Services	Payment arrangement
AMP	Other additional benefits	We receive a mentoring allowance for Sean Farrelly, Thomas Bowers, Saul Muscardin, Michelle Jones and Caroline Hood.