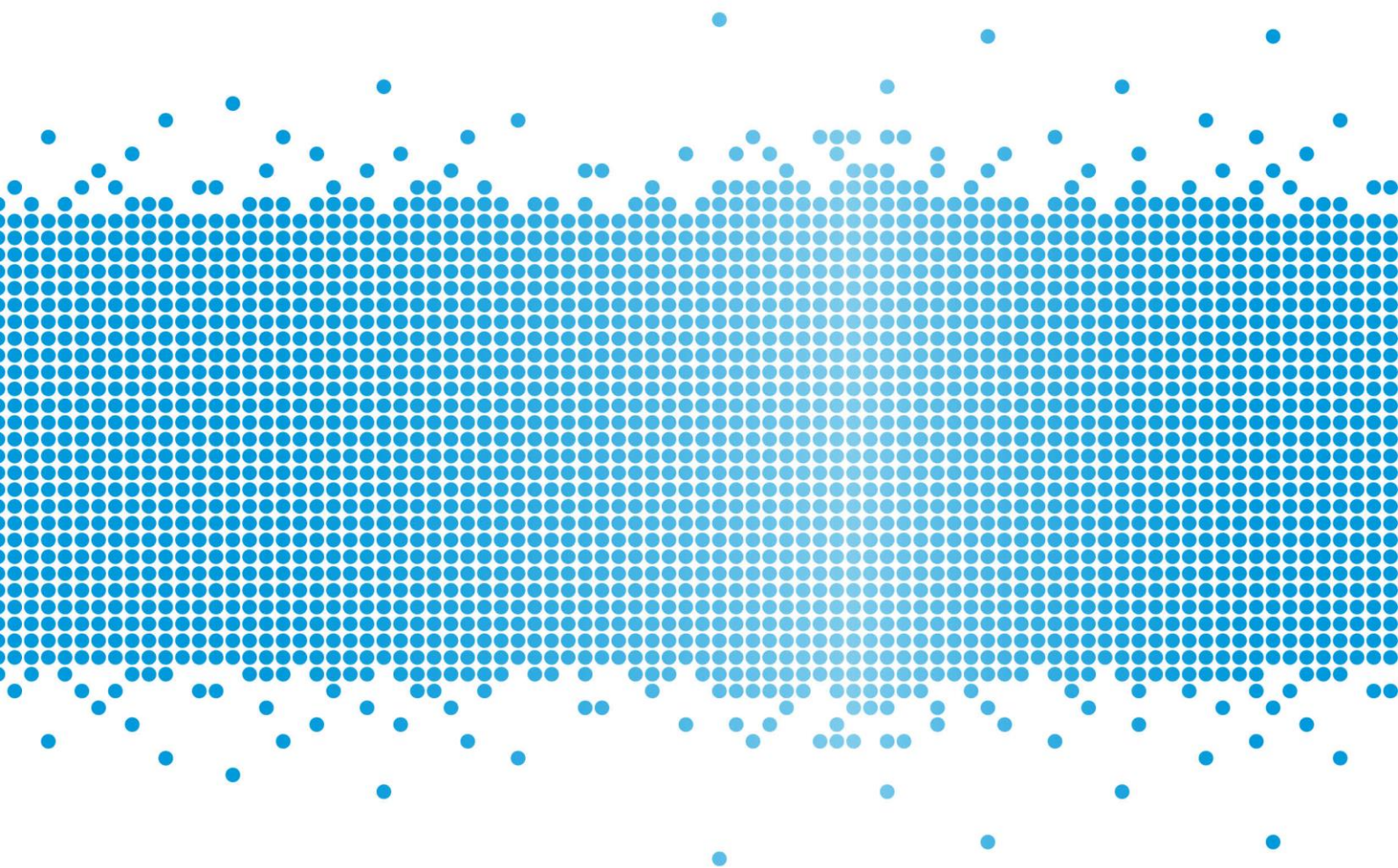


# Financial Services and Credit Guide

HANMOORE FINANCIAL SOLUTIONS

Version: 6.1

Date prepared: 21<sup>st</sup> June 2019



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

At Hanmoore Financial Solutions (“Hanmoore”) we believe that you should be able to live the life you want.

Since 1984 our team of professional staff has been assisting clients by providing personalised financial advice, ensuring each client has a clear and solution based financial plan.

Working in partnership with the entire Hanmoore team, not just one person, you will be provided with long term strategic advice, not simple product based recommendations. We are committed to the highest standard of advice and service and we take the time to understand your needs.

We believe that by working together as a team

- You will be provided with the knowledge to enable you to make informed decisions
- You will be free from financial concerns and the fear of missed opportunities
- You will feel confident about the direction you are heading in
- You will be given the strategies to help you achieve the lifestyle you desire

This is what we believe and this is what we deliver to enable you to live the life you want.

<b>Name</b>	Hanmoore Holdings Pty Ltd trading as Hanmoore Financial Solutions
<b>Australian Business Number</b>	45 006 327 671
<b>Authorised representative number</b>	250162

## Our office contact details

<b>Address</b>	10-12 Chapel Street, Blackburn, Victoria, 3130 58-60 Napier Street, Essendon, Victoria, 3040
<b>Phone</b>	03 9878 4444 (Blackburn) 03 9370 4088 (Essendon)
<b>Fax</b>	03 9878 4441 (Blackburn) 03 9370 5871 (Essendon)
<b>Email</b>	<a href="mailto:info@hanmoore.com.au">info@hanmoore.com.au</a>
<b>Website</b>	<a href="http://www.hanmoore.com.au">www.hanmoore.com.au</a>

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

## Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. 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)	— Employer superannuation
— 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.
	— 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 September 2018, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Charter are ANZ, Commonwelath Bank, AFG Home Loans, Bank of Melbourne, Newcastle Permanent and ING.

## Tax implications of our advice

Under the Tax Agent Services Act 2009, Hanmoore 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 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
- Implementation fee
- 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
- Deduction from your investment

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

For details of our service fees please refer to **Schedule of fees** on page 19.

### 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.

## **Development, management and advice (DMA) recognition**

We may qualify to receive a DMA payment to recognise our growth and professionalism. The DMA is based on a rate, and determined by our ranking relative to other Charter Financial Planning practices. The relevant rate may range from 0% to 3.25%, depending on our ranking and whether or not we qualify for the certified quality advice program (see the “certified quality advice program” section below). The rate is then applied to our practice revenue earned in the prior year and paid to us across the current year.

For 2018 we were successful in receiving a DMA amount of \$112,377, which will be paid to us in two instalments in 2019. This DMA amount may be used as an offset against our licensee fees which were \$105,000.

## **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.

## **Value participation scheme**

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

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

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

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

## **Certified Quality Advice Program**

On meeting eligibility criteria and gaining access into the program, we may become eligible for discounts on licensee fees, 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.

## **Buy out option**

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

## **Personal and professional development**

Charter provides personal and professional development opportunities in the form of a multi-tiered development program, offered annually to qualifying practices.

## **Summit**

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

## **Charter Leaders program**

Each year, practices that meet particular criteria may be awarded entry into the Charter Leaders program. The criteria is based on a combination of factors including the quality of our services, our business goals and rankings against other practices in Charter. The Charter Leaders program, provides access to personal and professional development courses organised by Charter. Charter may subsidise the cost of these courses up to amounts as determined by Charter from time to time.

## **Business Support**

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

Charter will also provide a grant to us if we meet specific qualification criteria by reimbursing the practice 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.

## **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 No: 234665

Charter is a member of the AMP Group and has:

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

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

## About the AMP Group

Charter is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are part of the AMP Group and as such Charter is affiliated with:

- |  |   |
|--|---|
| — National Mutual Funds Management Limited | — AMP Capital Funds Management Limited                |
| — NMMT Limited                             | — AMP Capital Investors Limited                       |
| — N.M. Superannuation Pty Limited          | — AMP Superannuation Limited                          |
| — Multiport Pty Limited                    | — AMP Life Limited                                    |
| — ipac asset management limited            | — Cavendish Superannuation Pty Ltd                    |
| — AMP Bank Limited                         | — Australian Securities Administration Limited (ASAL) |
| — SMSF Administration Solutions Pty Ltd    | — 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 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
<b>CPH Financial Services</b> Directors of Hanmoore are also a Director of CPH Financial Services	Accounting Services	Split in fees paid and dividends paid

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## 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](mailto: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.

<b>Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters</b>	<b>Australian Financial Complaints Authority (AFCA)</b> GPO Box 3 Melbourne VIC 3001  1800 931 678 <a href="http://www.afca.org.au">www.afca.org.au</a> <a href="mailto:info@afca.org.au">info@afca.org.au</a>
<b>Any issue relating to your personal information</b>	<b>The Privacy Commissioner</b> GPO Box 5218 Sydney NSW 2001  1300 363 992 <a href="mailto:privacy@privacy.gov.au">privacy@privacy.gov.au</a>

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

## Professional indemnity insurance

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

# Your privacy

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

## Privacy Collection Statement

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

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

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

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

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

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

# Our Financial Advisers and Credit Advisers

## About Vijay Ghelani

Experience	Over 15 years experience in the financial services industry
Qualifications	CFP, M.Fin Plan, M.App Fin, Dip FP, B Comm
Memberships	FPA
Authorised representative number	289191
Credit representative number	407042

## The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

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

## My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with CPH Financial Services. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

Hanmoore control a percentage of the equity interests in the business providing the services listed above. As a result, I 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.

## About Matt Rigby

Experience	Over 10 years experience in the financial services industry
Qualifications	CFP, B Bus , Adv Dip FS
Memberships	FPA
Authorised representative number	467567
Credit representative number	467570

## The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

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## About Chantel Munro

Experience	Over 10 years experience in the financial services industry
Qualifications	FChFP, Adv Dip FS
Memberships	FPA and AFA
Authorised representative number	343317
Credit representative number	407039

### The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

### How I am paid

I am paid a salary and bonuses from Hanmoore.

## About Gerry Gleeson

Experience	Over 30 years experience in the financial services industry
Qualifications	CPA, FPS, AFPA
Memberships	FPA and CPA
Authorised representative number	231048
Credit representative number	451811

## 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)
- Securities (including listed securities and debt securities)

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I am paid a salary and bonuses from Hanmoore.



## About Stephen Gleeson

Experience	8 years experience in the financial services industry
Qualifications	FChFP, Adv Dip FS
Memberships	AFA
Authorised representative number	334958
Credit representative number	451815

## The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

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

## My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with CPH Financial Services. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

Hanmoore control a percentage of the equity interests in the business providing the services listed above. As a result, I 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.

## About Vince Armocida

Experience	5 years experience in the financial services industry
Qualifications	B Fin
Memberships	FPA
Authorised representative number	1254545
Credit representative number	498569

## The advice and services I can provide

I am authorised to provide advice and services in relation to insurance, investments, superannuation and retirement income streams only, and only up to a maximum value for superannuation and investment advice. The areas I am not authorised to provide services in are:

- Aged care
- Borrowing for investment purposes
- Employer super
- Estate planning
- Investor directed portfolio services
- Limited selection of investment guarantees
- Self-managed super funds (SMSF)
- Standard Margin Loan

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I am paid a salary and bonuses from Hanmoore.

# 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

This covers the cost of researching and preparing your Statement of Advice (SOA) and is based on a set dollar amount.

Before providing you with the initial advice we will prepare an Initial Advice Agreement. The agreement sets out what our initial advice covers and how much it costs. The initial advice fee will also be disclosed in your SOA.

Initial service	Fee amount
Once off advice fee	Between \$500 and \$6,000

## Ongoing service fees

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

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

Ongoing service	Fee amount
Ongoing advice fee	Varies depends on service package selected, represented as a minimum flat fee of \$2,500 or a percentage fee of 1.0% of funds under advice

## Commissions

Hanmoore does 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)	Up to 77% 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 \$770. We would receive an ongoing commission of up to \$330.00 pa.

All fees and charges include GST.

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