

# Financial Services and Credit Guide

MBA Financial Strategists Pty Ltd

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, AMP Financial Planning Limited (AMP Financial Planning)
- our fees and how we, 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.

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.

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 our practice

Established in 1985, our practice focus is on developing excellent working relationships with our valued clients to provide complete, holistic financial planning advice, based on their individual needs and goals. We aim to assist clients to make the right financial decisions for their personal situation and circumstances. We are committed to providing personalised client service and professional, tailored advice.

## Summary of the business

Name	MBA Financial Strategists Pty Ltd
Australian Business Number	13 008 285 756
Authorised representative number	247910
Credit representative number	372058

## Our office contact details

Address	77 King William Rd. Unley, SA 5061
Phone	08 8357 3999
Fax	08 8357 3900
Email	invest@mbafs.com.au
Website	www.mbafs.com.au

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 15.

We can provide advice on	We can arrange the following products and services
— Investments strategies (strategic asset allocation)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Self-managed superannuation funds (SMSF)
— Debt management (including borrowing for personal and investment purposes)	— Borrowing within your SMSF
— Salary packaging	— Employer superannuation
— Superannuation strategies and retirement planning	— Managed investments
— Personal insurance	— Investor directed portfolio services (for example, administration platforms)
— Estate planning	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Centrelink and other government benefits	— Standard margin loans
— Ongoing advice and services, including regular portfolio reviews	— Retirement income streams, including pensions and annuities
— Aged care	— Personal and group Insurance (life cover, disability, income protection and trauma)
	— Loans including mortgages, reverse mortgages and deposit bonds
	— Commercial loans and commercial asset finance
	— SMSF loans
	— Life investment products including whole of life, endowment and bonds
	— 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
	— Limited selection of investment guarantees

AMP Financial Planning maintains an approved products and services list from a diversified selection of approved Australian and International providers, including companies related to AMP Financial Planning. 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 approved by AMP Financial Planning. These services may include those issued by companies related to AMP Financial Planning.

As at September 2019, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by AMP Financial Planning's are AMP Bank, CBA, Macquarie, NAB, ANZ and Westpac.

## Tax implications of our advice

Under the Tax Agent Services Act 2009, MBA Financial Strategists Pty Ltd 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 or fixed-term advice and services, the details will be documented and provided to you in an advice or service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing or fixed-term fee arrangements and how the agreement 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 servicing to you and will be entitled to the agreed 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 actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply:

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

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

Our agreed advice and service fees may include charges for:

- Initial advice
- Ongoing or fixed-term advice and services.

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

- Initial commission - a percentage of the value of your investment contributions, 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 over a 12 month period.

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

## Other costs

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

## Other benefits we may receive

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

In addition to the payments we may receive for 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, 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 our services, business goals and ranking against other practices in AMP Financial Planning. 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. We might receive financial and non-financial assistance including badging rights to help us grow our business.

## Development, management and advice (DMA) recognition

We may be eligible for Development management and advice (DMA) recognition or equivalent payments based on our performance relative to other AMP Financial Planning practices in prior years.

The DMA payment is based on a percentage of our practice revenue 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 across the year (the 'payment period').

For example, if there are 12 monthly payment periods in a year, and if our DMA rate is set at 3% and our revenue for the payment period was \$25,000 (assuming, for the purpose of this example, the revenue is the same for each payment period), we would receive  $\$25,000 \times 0.03 = \$750$  each month.

## How our performance was ranked

Ranking of practices was determined by a points system which was 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 was 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 measured the value of our fee for service revenue and the change in our clients' product holdings over the measurement period. The AGI measure ceased to be a component within the balanced scorecard after 2018. Ranking methodology for recognition after 2018 is still to be determined.

## 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  $\$85 \times 24 = \$2,040$ .

BGA payments will no longer be received after 31 December 2019.

## 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 offers education, personal and professional development opportunities to our practice on an annual basis. Participation in these opportunities may be based on attainment of qualifying criteria or open eligibility.

### Advice Summit

The Advice 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

AMP Financial Planning may 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.

Provided we meet specific qualification criteria AMP Financial Planning will support the practice with up to 20% of the licensee fees payable by the practice to the licensee in 2017 to meet the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority.

### 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 paraplaning costs, depending on the number of paraplaning requests that we make in a particular month. If our practice submits a minimum of 5 paraplaning 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.

## **Mentoring Allowance**

In the event that the practice trains a new financial planner it may be eligible to receive a mentor allowance. This allowance is paid over 4 years commencing at a maximum of \$18,000 during the first 12 months reducing on a sliding scale to nil after 4 years.



# 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 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 related or associated with AMP Financial Planning, namely:

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

## AMP Financial Planning's relationships with other companies

AMP Services Limited (ASL) 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, ASL 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, ASL would receive \$33,000.

From time to time, ASL 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 receive 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 (super/pension, investment) and PortfolioCare Elements (super/pension, investment) closed to new members and investors in 2016.

## 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	Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to
Paramount Finance Group Pty Ltd	Debt Advice	If you are referred by us, then we will receive a referral fee of 35% of the upfront fee and up to 50% on the ongoing fees. For example, if your upfront fees were \$500 we would receive a \$175 referral fee and if the ongoing fees were \$250 we would receive up to \$125 referral fee.	

that referral. Our current referral arrangements are detailed below:

Provider	Payment arrangement
Solid Finance Pty. Ltd	A referral arrangement exists with Solid Finance Pty. Ltd. through which the company refers clients to us for financial planning advice. If you are referred to us by Solid Finance Pty. Ltd. then we will pay Solid Finance Pty. Ltd. a referral fee equal to 27.5% of any up-front commission or part of the fee for services paid to us by AMP Financial Planning. For example, if the up-front commission or fee for services paid to us was \$100 we would pay \$27.50 to Solid Finance Pty Ltd.
NRM Johnson	A further referral arrangement exists with NRM Johnson through which the company refers clients to us for financial planning advice. If you are referred to us by NRM Johnson then we will pay NRM Johnson a referral fee equal to 22% of any up-front commission or part of the fee for services paid to us by AMP Financial Planning. For example, if the up-front commission or fee for services paid to us was \$100 we would pay \$22 to NRM Johnson.

Burford Consulting Pty Ltd trading as Personalised Tax Services	A further referral arrangement exists with Burford Consulting Pty Ltd trading as Personalised Tax Services through which the company refers clients to us for financial planning advice. If you are referred to us by Burford Consulting Pty Ltd trading as Personalised Tax Services then we will pay Burford Consulting Pty Ltd trading as Personalised Tax Services a referral fee equal to 22% of any up-front commission or part of the fees for services paid to us by AMP Financial Planning. For example, if the up-front commission or fee for services paid to us was \$100 we would pay \$22 to Burford Consulting Pty Ltd trading as Personalised Tax Services.
Mark Grandison	A further referral arrangement exists with Mark Grandison through which the company refers clients to us for financial planning advice. If you are referred to us by Mark Grandison then we will pay Mark Grandison a referral fee equal to 27.5% of any up-front commission or part of the fee for services paid to us by AMP Financial Planning. For example, if the up-front commission or fee for services paid to us was \$100 we would pay \$27.50 to Mark Grandison
One Direction Real Estate	A further referral arrangement exists with One Direction Real Estate through which the company refers clients to us for financial planning advice. If you are referred to us by One Direction Real Estate then we will pay One Direction Real Estate a referral fee equal to 22% of any up-front commission or part of the fee for services paid to use by AMP Financial Planning Pty Limited. For example, if the up-front commission or fee for services paid to us was \$100 we would pay \$22 to One Direction Real Estate.
Pana Advisory	A referral arrangement also exists with Pana Advisory through which the company refers clients to us for financial advice. If you are referred to us by Pana Advisory, then we will pay Pana Advisory a Financial Services referral service fee of 22% of any up-front commission or part of the fee for services paid to us by AMP Financial Planning. For example, if the up-front commission paid to us was \$100 we would pay \$22 to Pana Advisory.
Allen & Co Accountants	A referral arrangement also exists with Allen & Co Accountants through which the company refers clients to us for financial advice. If you are referred to us by Allen & Co Accountants, then we will pay Allen & Co Accountants a Financial Services referral service fee of 22% of any up-front commission or part of the fee for services paid to us by AMP Financial Planning. For example, if the up-front commission paid to us was \$100 we would pay \$22 to Allen & Co Accountants.
Cannan Associates Pty Ltd	A referral arrangement also exists with Cannan Associates Pty Ltd through which the company refers clients to us for financial advice. If you are referred to us by Cannan Associates Pty Ltd, then we will pay Cannan Associates Pty Ltd a Financial Services referral service fee of 22% of any up-front commission or part of the fee for services paid to us by AMP Financial Planning. For example, if the up-front commission paid to us was \$100 we would pay \$22 to Cannan Associates Pty Ltd.
Kellie Jane Hills - Mortgage Broker	A further referral arrangement exists with Kellie Jane Hills - Mortgage Broker through which the Kellie Jane Hills refers clients to us for financial planning advice. If you are referred to us by Kellie Jane Hills then we will pay Kellie Jane Hills a referral fee equal to 22% of any up-front commission or part of the fees for services paid to us by AMP Financial Planning. For example, if the up-front commission or fee for services paid to us was \$100 we would pay \$22 to Kellie Jane Hills - Mortgage Broker.
Austech Computing Pty Ltd	A referral arrangement also exists with Austech Computing Pty Ltd through which the company refers clients to us for financial advice. If you are referred to us by Austech Computing Pty Ltd, then we will pay Austech Computing Pty Ltd a Financial Services referral service fee of 22% of any up-front commission or part of the fee for services paid to us by AMP Financial Planning. For example, if the up-front commission paid to us was \$100 we would pay \$22 to Austech Computing Pty Ltd.
Accelerate Loans Pty Ltd	A referral arrangement also exists with Accelerate Loans Pty Ltd through which the company refers clients to us for financial advice. If you are referred to us by Accelerate Loans Pty Ltd, then we will pay Accelerate Loans Pty Ltd a Financial Services referral service fee of 22% as a once only payment. For example, if the up-front commission paid to us was \$100 we would pay \$22 to Accelerate Loans Pty Ltd.

# 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 or accredited mortgage consultant 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 in the following 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. 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 (the Group);
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
  - We may be disclosing your personal information to India for the purpose of Paraplanning.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Group Privacy Policy);
- 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 Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

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

## 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 Financial Advisers and Credit Advisers

## About Mark Borg



I can provide a full range of services and specialise in Self Managed Superannuation Funds (SMSF) and Investor directed portfolio services. I aim to develop close working relationships with my clients to provide comprehensive and holistic financial advice based on their individual needs.

Experience	I have been in the Financial Services Industry for over 20 years.
Phone	08 8357 3999
Email	markb@mbafs.com.au
Authorised representative number	247909
Credit representative number	372057

### Qualifications (Finance related)

Diploma of Financial Planning

### Professional memberships

FPA - Financial Planning Association

### Professional designations

CFP - Certified Financial Planner (FPA)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Debt securities
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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
- dividends
- equity in the practice
- bonus where pre-determined criteria are met

I am an employee, director and shareholder of MBA Financial Strategists Pty. Ltd. and receive a salary, plus dividends plus bonus from MBA Financial Strategists Pty Ltd. My bonus is equal to a fixed percentage of agreed revenue that I generate above a set target.

## About Darren James



In 2002 I took over my father's practice, who retired after 16 years of operating a practice in rural South Australia. Seeing that I have helped make a difference to clients' lives and enabled them to achieve their personal and financial goals is the most enjoyable part of financial planning for me.

Experience	I have been a financial planner since 2001.
Phone	08 8357 3999
Email	darrenj@mbafs.com.au
Authorised representative number	248754
Credit representative number	370841

### Qualifications (Finance related)

Diploma of Financial Planning

### Professional memberships

FPA - Financial Planning Association

### Professional designations

CFP - Certified Financial Planner (FPA)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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
- dividends
- equity in the practice
- bonus where pre-determined criteria are met

I am an employee, director and shareholder of MBA Financial Strategists Pty. Ltd. and receive a salary, plus dividends plus bonus from MBA Financial Strategists Pty Ltd. My bonus is equal to a fixed percentage of agreed revenue that I generate above a set target.



## About Raimon Lewandowski



Building relationships with my clients is what I enjoy most. I enjoy knowing that I have done everything I can to place my clients in the best position to build wealth.

Experience	I started in the financial services industry with MBA FS in paraplanning and worked my way up to financial planning, becoming an equity partner in 2007.
Phone	08 8357 3999
Email	raimonl@mbafs.com.au
Authorised representative number	274798
Credit representative number	374883

### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)  
Advanced Diploma of Financial Services (Financial Planning)  
Bachelor of Commerce (Accounting & Finance)  
Graduate Diploma in Applied Finance and Investment  
Professional Certificate in Self Managed Superannuation Funds

### Qualifications (Non-finance related)

Diploma in Technical Analysis  
Diploma of Management

### Professional memberships

FPA - Financial Planning Association

### Professional designations

CFP - Certified Financial Planner (FPA)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Loans including mortgages, reverse mortgages and deposit bonds

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## How I am paid

I receive the following from our practice:

- salary
- dividends
- equity in the practice
- bonus where pre-determined criteria are met

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## About Brian Lynch



I grew up in the US and came to Adelaide in 1993 where I married my partner, Karen. I enjoy helping people solve their financial problems, build their wealth and prepare them for the future. Being prepared is key, as the Chinese proverb instructs, "Dig a well before you are thirsty."

Phone	08 8357 3999
Email	brianl@mbafs.com.au
Authorised representative number	248572
Credit representative number	371306

### Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

### Qualifications (Non-finance related)

History and Philosophy Degree

Master of Visual Arts

### Professional memberships

FPA - Financial Planning Association

### Professional designations

CFP - Certified Financial Planner (FPA)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Debt securities
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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
- dividends
- equity in the practice
- bonus where pre-determined criteria are met

I am an employee and shareholder of MBA Financial Strategists Pty Ltd and receive a salary, plus dividends plus bonus from MBA Financial Strategists Pty Ltd. My bonus is equal to a fixed percentage of agreed revenue that I generate above a set target.

## About Michael Cirson



In 1996 I joined a financial planning practice in Sydney and commenced my financial planning career in 1998. I appreciate the trust that we are handed from our clients, and I like to feel that I make a difference to my clients' financial circumstances.

Experience	I have been in the financial services industry since 1976.
Phone	08 8357 3999
Email	michaelc@mbafs.com.au
Authorised representative number	263486
Credit representative number	437246

### Qualifications (Finance related)

Diploma of Financial Planning

### Professional memberships

FPA - Financial Planning Association

### Professional designations

CFP - Certified Financial Planner (FPA)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Aged care
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Debt securities
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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 MBA Financial Strategists Pty Ltd and receive a salary plus bonus from MBA Financial Strategists Pty Ltd. The bonus is equal to a fixed percentage of agreed revenue that I generate above a set target.

## About Peter Berresford



I first began working in financial services in London with Citibank in 2001. Since that time I have held various roles back in Australia and joined MBA FS in 2013. I consider it a privilege to help everyday Australians reach their desired goals and objectives.

Phone	08 8357 3999
Email	peterb@mbafs.com.au
Authorised representative number	445537
Credit representative number	445538

### Qualifications (Finance related)

Diploma of Financial Planning

Certificate IV Financial Services (Finance/Mortgage Broking)

### Professional memberships

AFA - Association of Financial Advisers

### Professional designations

FChFP - Fellow Chartered Financial Practitioner

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Gearing and margin lending
- Debt securities
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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
- dividends
- equity in the practice
- bonus where pre-determined criteria are met

I am an employee and shareholder of MBA Financial Strategists Pty. Ltd. and receive a salary plus bonus from MBA Financial Strategists Pty Ltd. The bonus is equal to a fixed percentage of agreed revenue that I generate above a set target.

## About Darren Holst



I began my career in financial planning at MBA Financial Strategists in early 2014, when I finished a Bachelor of Finance from The University of Adelaide. What I love about financial planning is empowering clients with their finances and putting them in control of their own lives.

Phone	08 8357 3999
Email	darrenh@mbafs.com.au
Authorised representative number	1233923
Credit representative number	00478930

### Qualifications (Finance related)

Diploma of Financial Planning

Bachelor of Finance

### Professional memberships

FPA - Financial Planning Association

### Professional designations

Financial Planner AFP (FPA)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Gearing and margin lending
- Debt securities
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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 MBA Financial Strategists Pty Ltd and receive a salary plus bonus from MBA Financial Strategists Pty Ltd. The bonus is equal to a fixed percentage of agreed revenue that I generate above a set target.

## About Nick Munro



I began my career in the financial services industry in 2015 with MBA Financial Strategists after completing a Bachelor of Commerce at Flinders University. I quickly developed a passion to assist and empower everyday Australians with the guidance to achieve their financial goals.

Phone	08 8357 3999
Email	nickm@mbafs.com.au
Authorised representative number	1252924
Credit representative number	496364

### Qualifications (Finance related)

Diploma of Financial Planning

Bachelor of Commerce (Accounting & Finance)

### Professional memberships

FPA - Financial Planning Association

### Professional designations

Financial Planner AFP (FPA)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Aged care
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Gearing and margin lending
- Debt securities
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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 MBA Financial Strategists Pty Ltd and receive a salary plus bonus from MBA Financial Strategists Pty Ltd. The bonus is equal to a fixed percentage of agreed revenue that I generate above a set target.

## About Jayden Mitchell



I began my career in the financial services industry as a paraplanner in 2011 qualifying as a financial planner in 2016. I enjoy working with clients to assist them achieve their financial goals.

Phone	08 8357 3999
Email	jaydenm@mbafs.com.au
Authorised representative number	1248003
Credit representative number	517641

### Qualifications (Finance related)

Diploma of Financial Planning

Graduate Diploma in Financial Planning

### Professional memberships

FPA - Financial Planning Association

AICD - Australian Institute of Company Directors

### Professional designations

Financial Planner AFP (FPA)

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Aged care
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Gearing and margin lending
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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 MBA Financial Strategists Pty Ltd and receive a salary plus bonus from MBA Financial Strategists Pty Ltd. The bonus is equal to a fixed percentage of agreed revenue that I generate above a set target.

## About Ewelina Barylka



Experience	I have a Diploma of Financial Services and Advanced Diploma of Financial Services and I have worked in the Financial Services industry for 12 years.
Phone	0433129749
Email	eveb@mbafs.com.au
Authorised representative number	455615
Credit representative number	455628

### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Services (Financial Planning)

### Qualifications (Non-finance related)

Bch Med Sci

## 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Aged care
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- Debt securities
- Self-managed super funds (SMSF)
- SMSF borrowing
- Investor directed portfolio services
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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

I am an employee of MBA Financial Strategists Pty Ltd and receive a salary.



## About Lai-Man (Maggie) Wan



I am passionate about helping clients to create a debt strategy that meets their individual needs and I enjoy walking them through every step of the way.

<b>Experience</b>	I commenced my career as a tax accountant in 2013 and started working as a mortgage broker in 2014.
<b>Phone</b>	0403892194
<b>Email</b>	maggiew@mbafs.com.au
<b>Credit representative number</b>	486317

### Qualifications (Finance related)

Diploma of Financial Planning

Certificate IV in Finance and Mortgage Broking

Advanced Certificate in Commerce

Bachelor of Commerce (Accounting)

### Professional memberships

FBAA - Finance Brokers Association of Australia

## The advice and services I can provide

I am 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
- 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:

- commercial loans and commercial asset finance
- SMSF loans

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 MBA Financial Strategists Pty Ltd and receive a salary plus bonus from MBA Financial Strategists Pty Ltd. The bonus is equal to a fixed percentage of agreed revenue that I generate above a set target.