



# Financial Services and Credit Guide

Accredited by | AMP  AMP Financial Planning

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.

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.

### **Not Independent**

Generally, we provide personal advice in line with our Approved Product and Services List (APSL) which may include financial products and services associated with the licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

# About our practice

## Summary of the business

Name	The Bravien Group Pty Ltd trading as Invest Blue
Australian Business Number	97 102 236 359
Authorised representative number	287276
Credit representative number	407351

## Our office contact details

Address	Level 1, 29 Bentham Street, YARRALUMLA ACT 2600 PO Box 7076 Yarralumla ACT 2600
Phone	1300 346 837
Fax	1300 546 837
Email	itspossible@investblue.com.au
Website	www.investblue.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.

The Bravien Group Pty Ltd has more than one office. This FSCG details information about our practice only. You can obtain the FSCG for other offices by contacting them on the details below.

### Armidale Office

Address	131 Faulkner Street, ARMIDALE NSW 2350 Postal: PO Box 677, Armidale NSW 2350
Phone	1300 346 837

### Biloela Office

Address	54 Callide Street, BILOELA QLD 4715 Postal: PO Box 152, Biloela QLD 4715
Phone	1300 346 837

### Brisbane office

Address	Level 1 - 10 Finchley Street, MILTON QLD 4064 Postal: PO Box 835, Paddington QLD 4064
Phone	1300 346 837

### Central Coast Office

Address	Level 1 - 210 The Central Coast Highway, ERINA NSW 2250 Postal: PO Box 3077, Erina NSW 2250
Phone	1300 346 837

### Coffs Harbour Office

Address	Level 1/30 Gordon Street, COFFS HARBOUR NSW 2450 Postal: PO Box 42, Coffs Harbour NSW 2450
Phone	1300 346 837

### Gladstone Office

Address	55 Goondoon Street, GLADSTONE QLD 4680 Postal: PO Box 669, Gladstone QLD 4680
Phone	1300 346 837

**Hobart Office**

Address	178 Macquarie Street, HOBART TAS 7000
Phone	1300 346 837

**Melbourne Office**

Address	Level 27/101 Collins Street, MELBOURNE VIC 3000 Postal: PO Box 18410, Collins Street East Melbourne VIC 8003
Phone	1300 346 837

**Newcastle Office**

Address	130 Tudor Street, HAMILTON NSW 2303 PO Box 515, Hamilton NSW 2303
Phone	1300 346 837

**Norwest Office**

Address	7.11, 12 Century Circuit, BAULKHAM HILLS NSW 2153 Postal: PO Box 6681, Baulkham Hills NSW 2153
Phone	1300 346 837

**Penrith Office**

Address	Suite 7, 8 Castlereagh Street, PENRITH NSW 2751 Postal: PO Box 768, Penrith NSW 2751
Phone	1300 346 837

**Rockhampton Office**

Address	75 High Street, ROCKHAMPTON QLD 4701 Postal: PO Box 669, Gladstone QLD 4680
Phone	1300 346 837

**Scone Office**

Address	125 Liverpool Street, SCONE NSW 2337 PO Box 145 Scone NSW 2337
Phone	1300 346 837

**Tamworth Office**

Address	29 Darling Street, TAMWORTH NSW 2340 Postal: PO Box 243, Tamworth NSW 2340
Phone	1300 346 837

**Toowoomba Office**

Address	Suite 2/102 Herries Street, TOOWOOMBA QLD 4350 Postal: PO Box 671, Toowoomba QLD 4350
Phone	1300 346 837

**BY APPOINTMENT ONLY****Brisbane (Eagle Street) Office**

Address	Moore Stephens Office Level 12 – 10 Eagle Street BRISBANE QLD 4000 Postal: GPO Box 475 Brisbane QLD 4000
Phone	1300 346 837

**Gold Coast Office**

Address	Suite 5, Level 15, Corporate Centre One 2 Corporate Court, BUNDALL QLD 4217 Postal: PO Box 835, Paddington QLD 4064
Phone	1300 346 837

**Grafton Office**

<b>Address</b>	1A King St, GRAFTON NSW 2460 Postal: PO Box 42, Coffs Harbour NSW 2450
<b>Phone</b>	1300 346 837

**Kempsey Office**

<b>Address</b>	5/44 Forth Street, KEMPSEY NSW 2440 Postal: PO Box 42, Coffs Harbour NSW 2450
<b>Phone</b>	1300 346 837

**Maitland Office**

<b>Address</b>	3/12 Ken Tubman Drive, MAITLAND NSW 2320 Postal: PO Box 3077, Erina NSW 2250
<b>Phone</b>	1300 346 837

## 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 16.

We can provide advice on	We can arrange the following products and services
— Investments strategies (strategic asset allocation and goals based investing)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Self-managed superannuation funds (SMSF)
— Debt management (including borrowing for personal and investment purposes)	— Borrowing within your SMSF
— Salary packaging	— Employer superannuation
— Superannuation strategies and retirement planning	— Managed investments
— Personal insurance	— 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
— Aged care	— Retirement income streams, including pensions and annuities
	— Personal and group Insurance (life cover, disability, income protection and trauma)
	— 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 May 2021, the lenders whose products are most commonly recommended by accredited mortgage consultants authorised by AMP Financial Planning are ANZ, Macquarie Bank, Commonwealth Bank, AMP Bank, NAB and AFG Home Loans.

## Tax implications of our advice

Under the Tax Agent Services Act 2009, The Bravien Group Pty Ltd, trading as Invest Blue 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 annual 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 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 advice and services
- Annual advice and services

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

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

We may also receive commissions for deposit bonds. Details are in the schedule of fees.

### Payment methods

We offer you the following payment options for payment of our advice and service fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment (subject to the advice and service provided)

All permissible 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.

### Fixed service fees

We offer the following services at these fees:

Service	Fee
For consultation with a financial planner outside an Initial or Ongoing Advice/Service Package agreement, we charge an hourly rate.	\$330.00 per hour (Inclusive of GST)
For assistance with services/administration via our support staff outside an initial or Ongoing Advice/Service Package, we charge an hourly rate	\$110.00 per hour (Inclusive of GST)

### Other costs

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



## Other benefits we may receive

The following are monetary and non-monetary benefits we may receive other than those explained above. These are not additional costs to you.

In addition to the payments we may receive for our advice and services, we may receive other support services or recognition from the licensee to help us grow our business. This could include education or training support, badging rights, technology, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. 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) run off payments

Eligibility to receive DMA run off payments is dependent on us continuing to be authorised by and meeting standards set by AMP Financial Planning. From 31 January 2020 we will be eligible to receive run off payments based on the amount of advice revenue we generated in 2018. Advice revenue includes revenue directly attributable to advice provided to a client for an agreed fee. It excludes commissions from investment, insurance and banking products. These payments are to assist with our cashflow over 3 years as set out in the table below. Run off payments will not be made after January 2023.

Year	Total annual amount
2021	\$980,100.00
2022	\$490,050.00

### 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 you to another adviser or financial planning practice within the AMP network.

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.

#### Education and professional development

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. We may also be eligible for education or training support to assist with the development of advisers in our practice. This support may be dependent on a number of factors including the experience of the adviser and their tenure at our practice.

The support mentioned above is paid by AMP Financial Planning directly to the education or technology software provider and not to us.

### 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.

## 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.

We are 18.45% owned by Associated Planners Financial Services Pty Ltd which is a member of the AMP Group.

### 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:

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

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.

## Separately managed accounts (SMA)

### Key relationships and associations

A separately managed account (SMA) is an account where a responsible entity, based on advice from a professional investment manager, can make investment decisions on a client's portfolio and transact on those decisions without requiring the client's express consent each time. This means the responsible entity is responsible for the discretionary management of the client's investment portfolio.

We distribute the Cornerstone Managed Portfolios. MyNorth and BT Panorama are the platforms that administer the Cornerstone Managed Portfolios.

The Bravien Group Pty Ltd trading as Invest Blue is not the investment manager. The responsible entity appoints a professional investment manager to provide advice about the management of the SMA portfolios. The responsible entity makes all investment decisions relating to the SMA portfolios.

We have no relationship or association with the investment manager.

### Fees

Other than the fees disclosed under 'My Fees' above, we do not receive any other remuneration or other benefits in respect of, or that is attributable to, the provision of services related to the Cornerstone Managed Portfolios.

### Key roles

Entity	Role
Responsible entity (RE)	Issues the SMA. The RE must meet regulatory requirements including investment governance and is ultimately responsible for the effectiveness and governance of the investment options (model portfolios and customisations) available via the SMA. The RE manages the platform, custodial and administrative services.
Investment manager	Provides advice to the responsible entity on the composition and management of the managed portfolios.
Platform	Provides custodial and administrative services, reporting and access to a menu of diversified investments.
Practice (us)	Reviews the appropriateness of the SMA product for the client at least once a year.

For more information about how the product works and the roles and responsibilities of the key parties, please refer to the Cornerstone Managed Portfolios PDS which we'll provide to you if we recommend the SMA product to you.

### Note

If you are no longer a client of the Bravien Group Pty Ltd trading as Invest Blue, the responsible entity may have the discretion to move your investments out of the Cornerstone Managed Portfolios.

### ABNs and Australian financial services licences (AFSL)

Responsible entity	NMMT Limited, ABN 42 058 835 573, AFSL 234653
Investment manager	Russell Investment Management Ltd, ABN 53 068 338 974, AFSL 247185
Responsible entity	Ironbark Asset Management (Fund Services) Limited, ABN 63 116 232 154, AFSL 298626
Investment manager	Russell Investment Management Ltd, ABN 53 068 338 974, AFSL 247185

## AMP Financial Planning's relationships with other companies

From time to time, AMP Services Limited (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.

## 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
Stockbroker approved by AMP Financial Planning	Advice and/ or execution of share/securities transactions	2.5% of any referral fees will be paid to AMP Financial Planning and we will receive the remaining 7.5%. <i>For example, if the referral fee was \$1,000 AMP Financial Planning will receive \$25.00 and we will receive \$975.00</i>
Amicus General Insurance	Amicus provides our clients with general insurance advice.	We receive a referral fee of 25% of commission received by Amicus General Insurance. <i>For example: if the commission received was \$1,000, we would receive \$250.</i>
Community Mutual Limited T/as Regional Australia Bank	Community Mutual Limited T/as Regional Australia Bank provides our clients with home loan services.	We receive an upfront referral fee of 0.55% of commission and ongoing referral fee of 0.22% of commission received by Regional Australia Bank. <i>For example if the upfront commission received was \$1,000, we would receive \$5.50. If the ongoing commission was \$1,000 we would receive \$2.20.</i>
AMP Financial Planning Pty Limited	Credit assistance with mortgages and loans	35 % of any one off commission on initial borrowing received by AMP Financial Planning Pty Ltd 35 % of any ongoing commission on continued borrowing received by AMP Financial Planning Pty Ltd <i>For example, if the initial commissions was \$5,000 and ongoing commission was \$1,000, we will initially receive \$1,750 and continue to receive \$350 per annum thereafter.</i>
AMP Bank	Home and business lending services	Up to 0.85% initial commission and up to 0.25% ongoing commission. <i>For example, for a loan of \$100,000, we would receive up to \$850.00 initial commission and up to \$250.00 ongoing commission.</i>
Moore Stephens - Tax, Advisory & SMSF (Qld & Northern NSW) Pty Ltd	Advice and assistance in taxation affairs and accounting practices, business management and advisory, audit, corporate finance and SMSF administration services.	A flat dollar payment equivalent to 15% plus GST of year one fees, payable upon receipt of the fees by the firm. For example – Professional service was \$2000, we would receive a flat dollar amount of \$330 (15% plus GST).
RFS Finance Pty Ltd	Mortgage, Lending Services and Finance – (New equipment hire finance and car hire	Up to 3.00% Initial Commission will be paid to AMP FP of the finance amount, of which we receive 85% <i>For example – A loan for \$50,000 – (3%) = \$1,500, we would receive 85% of \$1,500 = \$1,275.00</i>

Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

Provider	Payment arrangement
Hudson Accounting	<p>If you are referred to us by Hudson Accounting for financial advice, we will pay Hudson Accounting 15% of any upfront commission or part of the fee for services paid by the Licensee and 15% of any ongoing commission paid by the Licensee.</p> <p><i>For example: if the upfront and ongoing commission was \$1,000 we would pay \$150 upfront and ongoing as a referral fee.</i></p>
Joanne Hall	<p>If you are referred to us by Joanne Hall for financial advice, we will pay Joanne Hall 50% of any upfront fee for services paid by the Licensee where the referrer has attended 2 or more appointments with the client and the receiving planner.</p> <p><i>For example if the fee for services was \$1,000, we would pay Joanne Hall \$500. 25% of any upfront fee for services paid by the Licensee where the referrer as attended 1 appointment with the client and the receiving planner.</i></p> <p><i>For example if the fee for services was \$1,000, we would pay Joanne Hall \$250. 15% of any upfront fee for services paid by the Licensee where the referrer does not attend an appointment with the client and the receiving planner.</i></p> <p><i>For example if the fee for services was \$1,000, we would pay Joanne Hall \$150.</i></p>
Mayberry Meldrum & Anderson	<p>If you are referred to us by Mayberry Meldrum &amp; Anderson for credit or financial advice, we will pay Mayberry Meldrum &amp; Anderson 15% of any upfront commission or part of the fee for services paid by the Licensee and 15% of any ongoing commission paid by the Licensee.</p> <p><i>For example: if the upfront and ongoing commission was \$1,000 we would pay \$150 upfront as a referral fee.</i></p>
Moore Stephens - Tax, Advisory & SMSF (Qld & Northern NSW) Pty Ltd	<p>If you are referred to us by Moore Stephens for financial advice we will pay Moore Stephens 15% plus GST of any upfront commission or part of the fee for services paid by the Licensee.</p> <p><i>For example: if the upfront commission was \$1,000 we would pay \$165 upfront and ongoing.</i></p>
Northern Beaches (Mid North Coast) Physiotherapy and Sports Injury Clinic	<p>If you are referred to us by Northern Beaches Physiotherapy and Sports Injury Clinic for financial advice, we will pay Northern Beaches Physiotherapy and Sports Injury Clinic 15% of any upfront commission or part of the fee for services paid by the Licensee and 0% of any ongoing commission paid by the Licensee.</p> <p><i>For example: if the upfront and ongoing commission was \$1,000 we would pay \$150 upfront as a referral fee.</i></p>

## Our other business activities and relationships

### Other business interests

In addition to providing the services listed in this guide, we have relationships with various Aged Care and Legal Service providers. To execute aged care and estate planning strategies, we receive referrals from aged care professionals and refer clients to trusted third party solicitors, who specialise in complex estate planning documents and structures. As part of our service, we remain involved in the aged care and estate planning process as a facilitator, to ensure that the strategy is actioned through to completion. AMP Financial Planning is not involved in these activities and is not responsible for any services, advice or products provided by these businesses.

In addition to providing the services listed in this guide, we have a relationship with Invest Blue Lending. Invest Blue Lending provides and offers comprehensive mortgage broking services. Invest Blue Limited has 100% controlling interest in Cornerstone Financial Group Pty Ltd trading as Invest Blue Lending. AMP Financial Planning is not involved in these activities and is not responsible for any services, advice or products provided by Invest Blue Lending.

## 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 Financial Planning:
  - Phone 1800 812 388
  - Email [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au)
  - In Writing:

### **AMP Financial Planning Limited**

#### **Attention: Head of Advice Complaints and Client Remediation**

33 Alfred Street

Sydney NSW 2000

- They will try to resolve your complaint quickly and fairly. They will provide you with a decision in respect to your complaint within 45<sup>^</sup> days of us receiving it.
- We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following table.

<sup>^</sup>From 5 October 2021, the timeframe will reduce from 45 days to 30 days.

<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 Philippines for the purpose of Paraplanning and Administrative Services.
- 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.

# Our financial advisers and credit advisers



## About Jeremy Gillman-Wells

Jeremy Gillman-Wells is a multi-award winning and widely experienced Certified Financial Planner®. Prior to joining Invest Blue in 2021, Jeremy and his team built Bravien Financial for 20 years. Jeremy's success, like that of Invest Blue, is attributed to the philosophy of understanding and nurturing client needs and aspirations first, then talking their language to deliver a strategy that they can actually implement.

Living in Canberra for over 30 years has allowed Jeremy to develop a strong understanding of the needs of public service employees and their families, particularly in relation to defined benefit superannuation schemes.

Jeremy is strongly involved in the community and giving back. He loves the deep value of pro-bono advice for the Cancer Council and has been a long time supporter of the Smith Family Learning for Life Program. Jeremy has twice cycled the Future2 Wheel Classic between Sydney and Melbourne to help fundraise over \$220,000 for the Future2 Foundation which supports disadvantaged young Australians. He is an avid cyclist, part-time racer and amateur video producer. He lives on a small rural property with his wife and two children.

Authorised representative number	249437
Credit representative number	371140
<b>Qualifications (Finance related)</b>	
Diploma of Financial Services (Financial Planning)	
<b>Qualifications (Non-finance related)</b>	
Bachelor of Science	
Graduate Diploma of Business Administration (Finance)	
<b>Professional memberships</b>	
FPA - Financial Planning Association	
<b>Professional designations</b>	
CFP - Certified Financial Planner (FPA)	

## 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 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 am an employee and shareholder of Invest Blue and I receive a salary plus dividends and a potential bonus from Invest Blue. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice.





## About Shaun Akroyd

Shaun has a Graduate Diploma of Financial Planning, and is a Retirement Living & Aged Care Specialist. Shaun first started in Financial Planning with AMP Horizons Financial Planning from 2012 to 2013 and then worked with Bravien Financial from 2013 to 2020 before coming across to Invest Blue in 2021.

Shaun loves helping people determine what goals are important to them and live their lives to the fullest. He's loves being on the journey with his clients year in, year out and being there to celebrate their goals being met and seeing their joy and happiness.

On his spare time and away from the office, Shaun likes to spend time with his wife and children. He also enjoys mountain biking, motorcycles and keeping fit (when he can with two small kiddies).

<b>Authorised representative number</b>	447263
<b>Credit representative number</b>	447264
<b>Qualifications (Finance related)</b>	
Diploma of Financial Services (Financial Planning)	
Advanced Diploma of Financial Services (Financial Planning)	
Graduate Diploma of Financial Planning	
<b>Professional memberships</b>	
AFA - Association of Financial Advisers	
<b>Professional designations</b>	
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:

- Gearing and margin lending
- Self-managed super funds (SMSF)
- SMSF borrowing

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified 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 am an employee of Invest Blue and I receive a salary and a potential bonus from Invest Blue. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice.



## About Huimin (Jane) Li

Jane started working in the Financial Planning field since 2015 with various roles e.g. paraplanner, associate adviser, and adviser. She is a Certified Financial Planner, a Tax Financial Adviser, and an FPA Aged Care Specialist. Jane has also worked as a Finance research assistant and tutor at Griffith University and has published two research papers on 'International Research Journal of Finance and Economics' in the area of socially responsible investment and won the Academic Excellence Award.

Jane is passionate about helping clients to live their best possible life and she provides holistic advice in the areas of wealth management, retirement planning, debt management, aged care, social security benefit and estate planning etc. Her passion for financial planning drives her to learn what to do and what not to do and seek every opportunity to improve her financial planning skills and knowledge.

In her spare time and away from the office, Jane enjoys spending time with family and friends, walking, jogging, hiking, travel, cooking, and relaxing with a good book.

Authorised representative number	1270476
Credit representative number	535804
<b>Qualifications (Finance related)</b>	
Diploma of Financial Planning	
Advanced Diploma of Financial Planning	
Master of Commerce (Banking & Finance)	
<b>Professional memberships</b>	
FPA - Financial Planning Association	

## The advice and services I can provide

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

- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Securities (including listed securities and debt securities)
- Debt securities
- Self-managed super funds (SMSF)
- SMSF borrowing

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified 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 am an employee of Invest Blue and I receive a salary and a potential bonus from Invest Blue. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice

## 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 fees

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

Initial service	Fee amount
Our initial advice fee is determined by the complexity of the advice being provided and the value added to you from the strategy. The fee will be articulated to you in our 'Challenge' meeting.	Starting from \$1,980 (Inclusive of GST)
For consultation with a financial planner outside an Initial or Ongoing Advice/Service Package agreement, we charge an hourly rate	\$330.00 per hour (Inclusive of GST)
For assistance with services/administration via our support staff outside an initial or Ongoing Advice/Service Package, we charge an hourly rate	\$110.00 per hour (Inclusive of GST)

### Ongoing service fees

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

Ongoing service	Fee amount
Our ongoing advice fee are determined by the complexity of the advice being provided and the value added to you from the strategy. Our ongoing advice fee structure - You will either be charged a 'Flat Fee' (\$) amount, a percentage based fee (%) or a combination of both.	Flat Fee - Starting from \$1,980.00 (Inclusive of GST) or % Based Fee - Ranging Between - 0.01% to 5.00% of the investment balance/funds under management. e.g: if your account balance was \$100,000 and your fee was 0.99%, your fee would be \$990.00.

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement. Note that ongoing service are closed to new clients and are applied to existing 'ongoing advice agreements' prior to 1 March 2020.

### Annual advice and service fees

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

Service	Fee amount
We offer a range of annual service packages including a provision of a 'Review'	Flat Fee - Starting from \$1,980.00 (Inclusive of GST) for a 12 month period. or Between - 0.01% to 5.00% of funds under management for a 12 month period.e.g: if your funds under management was \$100,000, assuming the balance remains constant, your fee for 12 months would range between \$10.00 to \$5,000.00.

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

## Commissions

We may receive commissions when implementing certain products for you, in line with the below. Any commission amounts will be disclosed to you when providing our advice. The following table is a guide of commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	Up to 66% of the first year's premium for new policies implemented from 1 January 2020. We may receive commissions on increases or additions to existing policies of up to 130%.	Up to 33% of the insurance premium each following year.	On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660. We would receive an ongoing commission of up to \$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.