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Financial Services and Credit Guide

Advisory Group

Accredited by
AMP Financial Planning | **AMP** 

Version: 12.1

Date prepared: Wednesday, 13 October 2021

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

Name	Advisory Group Pty Ltd trading as Invest Blue
Australian Business Number	46 003 824 333
Authorised representative number	249438
Credit representative number	376557

Our office contact details

Address	206 Hannell St, Maryville NSW 2293
Phone	02 4969 1900
Fax	02 4969 1222
Email	newcastle@advisorygroup.com.au
Website	www.advisorygroup.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.

Invest Blue Ltd has more than one office.

Dubbo Office

Address	Suite 2 34-36 Bultje St, Dubbo NSW 2830
Phone	02 6882 3211
Fax	02 6882 8606
Email	dubbo@advisorygroup.com.au

Maitland Office

Address	28 Church St, Maitland NSW 2320
Phone	02 4933 9166
Fax	02 4936 6098
Email	maitland@advisorygroup.com.au

Tamworth Office

Address	Suite 1164 Marius St, Tamworth NSW 2340
Phone	02 6766 3989
Fax	02 67663878
Email	tamworth@advisorygroup.com.au

Taree Office

Address	20 Commerce St, Taree NSW 2430
Phone	02 6552 4099
Fax	02 6551 0710
Email	taree@advisorygroup.com.au

Erina Office

Address	Suite 3.06, Level 3, Platinum Building (East Wing) 4 Ilya Ave, Erina NSW 2250
Phone	02 4325 7881
Fax	02 4325 7882
Email	erina@advisorygroup.com.au

Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our financial advisers and credit advisers** on page 14.

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
—	— Investor directed portfolio services (for example, administration platforms)
— Personal insurance	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Estate planning	— Standard margin loans
— Centrelink and other government benefits	— Retirement income streams, including pensions and annuities
— Aged care	— 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, Advisory Group Pty Ltd trading as Advisory Group 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.

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.

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 4.42% owned by Associated Planners Financial Services Pty Ltd which is a member of the AMP Group.

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

Advisory Group Pty Ltd trading as Advisory Group 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 Advisory Group Pty Ltd trading as Advisory Group, 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, 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 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 or accredited mortgage consultant 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
 - 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[^] 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.

[^]From 5 October 2021, the timeframe will reduce from 45 days to 30 days.

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

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

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. 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;
- 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 Daniel Murch



I transitioned into a career in financial planning in 2015 after working in the health and fitness industry. I have a passion for assisting people to achieve their goals and aspirations which was easily transferable from health to finance.

I have a real passion for health and fitness but needed a career that was going to challenge me more from a technical perspective.

I love helping people visualise what retirement looks like for them and building strategies to ensure they get to that point where work becomes a choice rather than a necessity. I am a true believer of holistic wellbeing and feel that as Financial Planners we add value by taking the stress out of money and by putting time back into peoples lives to do the things they enjoy.

I am a family man with three young boys and outside of family time I enjoy playing rugby on weekends.

Authorised representative number	1243801
Credit representative number	501370
Qualifications (Finance related)	
Diploma of Financial Planning	
Advanced Diploma of Financial Planning	
Qualifications (Non-finance related)	
Bachelor of Sport and Exercise Science (Hons)	
Qualifications (Finance related)	
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:

- Employer Super
- Goals based investing
- Debt securities
- 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.

Matthew Collins



I have spent my career in the financial sector, accumulating over 20 years experience in various roles in retail banking, Funds Management, stockbroking and product development. I became a Financial Planner in 2014 after deciding that my knowledge and skills of finance could be best utilised at a personal level, helping clients plan successfully for their financial future.

I love working with clients to help them achieve their long-term goals and build, maintain and protect their wealth. I believe in a 'steady hand' to help guide clients through their life stages and ensuring they can make informed decisions that give them the comfort that they can live the lives they want.

I enjoy spending time with my young family and taking short breaks with them in the family caravan

Authorised representative number	1004359
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Credit representative number	483263
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Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

The advice and services I can provide

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

- Securities (including listed securities and 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

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About Joshua Cameron



I love helping my clients to plan successfully for their long-term goals, build wealth and manage life transitions (such as retirement or change of employment). I also provide financial advice to people with special needs due to accidents, injury, illness and disability.

I enjoy making a difference in my clients lives by providing them with understanding and guidance to help them through both the exciting or difficult times in their life.

I love spending time with my family and watching my children grow and mature. I enjoy travelling and there are several destinations on the bucket list that I would like to tick off.

Authorised representative number	1006308
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Credit representative number	525490
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Qualifications (Finance related)

Diploma of Financial Planning

Bachelor of Commerce (Marketing)

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:

- Employer super
- Goals based investing
- Securities (including listed securities and 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

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About Lee-Anne Saunders



I love to help my clients realise their goals and help them feel comfortable & understand the complex legislation that surrounds this industry. I aim to guide my clients and help them make informed decisions so they can meet the "sleep at night" test easily and get on with the more important things in their lives, without the need to worry about money.

My family and I love to travel and spend time with our very spoilt but lovable Miniature Schnauzer "Watson".

Authorised representative number	293505
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Credit representative number	371985
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Qualifications (Finance related)

Diploma of Financial Planning

The advice and services I can provide

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

- Employer super
- Securities (including listed securities and 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

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About Andrew McCormack

I joined the financial services profession over 23 years ago, originally involved in corporate insurance and then as a Business Development Manager supporting financial planning practices. My work reward is gained from the success of his clients in helping them achieve their goals, planning for and managing their retirement. I pride myself on my ability to guide and educate his clients on their financial and life journey.

Originally from Bingara, I relocated the family from Sydney back to Tamworth in 2010 to enjoy the benefits of a rural lifestyle and create a better work/life balance. My longer term plan is to remain as a Financial Planner in Tamworth to maintain my long term client relationships.

Authorised representative number	392658
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Credit representative number	407049
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Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Services (Financial Planning)

Graduate Diploma of Financial Planning

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:

- Employer super
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities and 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

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About Arron Russell

I enjoy meeting new people and I am passionate about building long-term professional relationships with clients.

Through education and understanding, I strive to work alongside my clients to help them make informed decisions.

Outside of work, my wife and I are kept busy with our three young children. We enjoy travelling, camping and exploring the wonderful places around the Mid North Coast.

Authorised representative number	311283
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Credit representative number	372358
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Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Services (Financial Planning)

Bachelor of Business

Bachelor of Finance

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:

- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Securities (including listed securities and debt securities)
- SMSF borrowing

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

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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 Jane Davis

I began my career in the finance industry in 2001. I worked for one of the big four banks in a variety of roles, helping clients navigate their way with their banking and finances.

In 2003 I commenced a career as a Financial Planner, providing advice to clients located in the Five Dock area of Sydney. My experiences led me to project work for a number of years, where I supported advisers and the distribution team in the delivery of advice to clients.

Having grown up in the bush, I eventually transitioned back to the Central West in 2009 and have remained working as a Financial Planner. I hold the values of honesty, integrity and compassion very highly and seek to help others map a way forward, by making sound informed decisions to help them achieve their personal and financial goals.

I am the mother of two young girls and enjoy creating memories with them

Authorised representative number	1002249
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Credit representative number	000487961
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Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Services (Financial Planning)

Bachelor of Business

Professional memberships

AFA – Association of Financial Advisers

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:

- Employer super
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities and 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.

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About Darren O'Neill

I love to help people, it's such a rewarding experience to assist clients identify and realise their goals. Sometimes you can make the seemingly impossible possible.

I would like to do some travelling both locally and overseas. Destinations on my bucket list include North Queensland, Uluru and the Kimberley region in Western Australia. Ireland and the USA are also on the list.

Authorised representative number	315852
Credit representative number	525520
Qualifications (Finance related)	
Diploma of Financial Services (Financial Planning)	
Advanced Diploma of Financial Services (Financial Planning)	
Bachelor of Commerce (Accounting)	
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:

- Employer super
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing
- Securities (including listed securities and debt securities)
- 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

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Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

Initial fees

These are fees paid when you have:

- agreed to receive our advice OR
- requested a transaction without advice

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

Initial service	Fee amount
Financial planning advice (incl investment, superannuation, retirement planning and insurance) we charge a dollar based initial advice fee.	Between \$495 and \$22,000 (inc GST), depending on the complexity of the advice.
Implementation of agreed financial advice	Between 0% and 4.95% (inc GST) of funds invested. For example: if the funds invested were \$100,000 we could charge up to \$4,950.
Transaction without advice	Between \$140 and \$1,320 (inc GST)
Hourly rate when not under an Ongoing Service Agreement	Between \$165 and \$660 (inc GST)
Advice that can't be deducted from a product.	Between \$50 and \$22,000.

Ongoing service fees

We offer an ongoing advice service as part of our client value proposition.

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
Ongoing service	Minimum of 0% to maximum of 2.2% of the total funds under management. For example: if the funds under management were \$100,000 we could charge up to \$2,200pa.
Ongoing service fee for SMSF, gearing, margin lending or where a flat dollar fee is agreed to	Between \$495 and \$22,000 (inc GST).

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.
Advice review	1. Between 0% pa and 2.2% pa 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 \$0 and \$2,200 inc GST. OR 2. Agreed flat dollar fee between \$495 to \$22,000 for a 12 month period inc GST.
Budgeting and cashflow management	From \$280 to \$2,800 inc GST for a 12 month period.
Social security advocacy and reporting	From \$280 to \$2,800 inc GST for a 12 month period.

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.