

# FINANCIAL SERVICES AND CREDIT GUIDE



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 at least seven years after our relationship ends. You may request a copy of such records by contacting our office during that period.

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

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to 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

Advice First is one of Queensland's oldest and largest privately owned financial advice firms. Our clients take comfort knowing that we have won dozens of national awards based on:

**quality advice** - our philosophy is simple, "serve and advise every client as if they are family"

**compliance** - we adhere to strict operating protocols and industry best practice

**business growth** - we have grown by an average of 20+% every year for over a decade, which is quite pleasing considering that our only form of advertising is word-of-mouth

**client retention** - there is a 99% chance that a new client will still be with us in ten years' time

**innovation** - our creative and strategic thinking keeps our clients ahead of the game

**workplace culture** - our average length of staff service is over 10 years

Before making any significant financial decision...seek ADVICE FIRST

<b>Name</b>	<b>Advice First Pty Ltd</b>
<b>Australian Business Number</b>	<b>74 159 662 012</b>
<b>Authorised representative number</b>	<b>426 450</b>
<b>Credit representative number</b>	<b>426 451</b>

Advice First Pty Ltd is a wholly owned subsidiary of Invest Blue Limited ABN 91 100 874 744

## Our office contact details

<b>Address</b>	<b>Level 2, 47 Watts Drive, Varsity Lakes QLD 4227</b>
<b>Phone</b>	<b>07 5585 3900</b>
<b>Fax</b>	<b>07 5585 3901</b>
<b>Email</b>	<b>info@advicefirst.com.au</b>
<b>Website</b>	<b>www.advicefirst.com.au</b>

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

# Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us. In some cases, we may not be able to distribute a financial product to you under non-personal advice if your circumstances do not fit within a product's target market.

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 11.

## We can provide advice on

- |   |  |
|---|--|
| ✓ Investments strategies (strategic asset allocation and goals based investing) | ✓ Estate planning                          |
| ✓ Budget and cash flow management   | ✓ Personal insurance                       |
| ✓ Debt management (including borrowing for personal and investment purposes)    | ✓ Centrelink and other government benefits |
| ✓ Salary packaging  | ✓ Aged care                                |
| ✓ Superannuation strategies and retirement planning                             |  |

## We can arrange the following products and services

- |  |  |
|--|--|
| ✓ Superannuation, including retirement savings accounts  | ✓ Loans including mortgages and deposit bonds  |
| ✓ Self-managed superannuation funds (SMSF)   | ✓ Life investment products including whole of life, endowment and bonds                                  |
| ✓ Borrowing within your SMSF   | ✓ Securities (including listed securities and debt securities)   |
| ✓ Employer superannuation  | ✓ Exchange traded funds and Listed investment companies  |
| ✓ Managed investments  | ✓ Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker |
| ✓ Investor directed portfolio services (for example, administration platforms)                                     | ✓ Limited selection of investment guarantees   |
| ✓ Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products) |  |
| ✓ Standard margin loans  |  |
| ✓ Retirement income streams, including pensions and annuities  |  |
| ✓ Personal and group Insurance (life cover, disability, income protection and trauma)                              |  |

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 October 2021, the lenders whose products are most commonly recommended by accredited mortgage consultants authorised by AMP Financial Planning are Macquarie Bank, NAB, AMP Bank, AFG Home Loans, Commonwealth Bank and ANZ.

## Tax implications of our advice

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

## Transaction services

We can arrange to complete transactions for you on limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years after the end of our relationship. 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 servicing to meet your financial needs, we may transfer our rights and obligations under our servicing arrangement with you to another financial planning practice within the AMP network or transfer our servicing rights with you to another 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 service provider will enter into a new servicing arrangement with you. We'll 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
- ✓ 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 fees:

- ✓ BPAY, direct debit (savings), credit card or cheque
- ✓ 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. It will then pass on the amounts due to us through its payment system. AMP Financial Planning charges our practice a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue, the number of advisers and/or accredited mortgage consultants in the practice and a practice fee.

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

## Fixed service fees

In the event that we formally document a personal recommendation, we will provide you with a Statement of Advice. The fee is articulated to you within the initial advice appointments and depends on the complexity of advice and strategies you employ us to investigate and implement.

We offer the following services at these fees:

Service - Advice & Strategy	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 (payable over 24 instalments)
2021	\$211,200.00
2022	\$105,600.00

## Business buy-back option

Where we request AMP Financial Planning to buy-back our business on or prior to 31 December 2021 and this is approved by AMP Financial Planning, then 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 programs

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 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.

## About our licensee

AMP Financial Planning Pty Limited

ABN 89 051 208 327

Australian Financial Services Licensee and Australian Credit Licensee

Licence No: 232706

AMP Financial Planning has:

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

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

## About the AMP Group

AMP Financial Planning is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are related or associated with AMP Financial Planning, namely:

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

If we recommend a product issued by the AMP Group or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Authorised representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

## AMP Financial Planning's relationships with other companies

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 other business activities and relationships - Other business interests

In addition to providing the services listed in this guide, we have a relationship with AFG which provides Finance aggregator. AMP Financial Planning has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

We control a percentage of the equity interests in the business providing the services listed above. As a result, we will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided you.



# Confidence in the quality of our advice

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

- ✓ Contact your adviser or accredited mortgage consultant and tell them about your complaint.
- ✓ If your complaint is not satisfactorily resolved within three business days, please contact AMP Advice Complaints:
  - Phone 1800 812 388
  - Email [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au)
  - In Writing:

**AMP Financial Planning Limited**

**Attention: National Manager, Advice Complaints**

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 30 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.

## Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters

**Australian Financial Complaints Authority (AFCA)**

GPO Box 3

Melbourne Victoria 3001

1800 931 678

[www.afca.org.au](http://www.afca.org.au)

[info@afca.org.au](mailto: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](mailto: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;
  - We may be disclosing your personal information to Serbia for the purpose of ParaPlanning.
- ✓ Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Group Privacy Policy);
- ✓ Your information may be disclosed as required or authorised by law and to anyone authorised by you.

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

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

## Australian Finance Group (AFG)

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

Subject to compliance with relevant laws, included relating to conflicted remuneration, lenders may offer incentives that are paid directly to the accredited mortgage consultant. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Accredited mortgage consultants may be invited to attend the AFG National Conference. This is an annual event which offers accredited mortgage consultants the opportunity for professional development and to hear industry updates and educational presentations by AFG and lender sponsors. AFG may subsidise some costs of attendance, subject to compliance with relevant laws. The value will depend upon a range of factors, including the nature of the courses and events planned.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act 2009 (Cth), will be disclosed in our advice to you prior to application.

# Our Financial Advisers and Credit

## TRENT ROSE

### Partner

Authorised representative number: 318278

Credit representative number: 375093

Email: [trent@advicefirst.com.au](mailto:trent@advicefirst.com.au)



I have been a licenced Financial Adviser since joining Advice First in 2007, became a Partner in the firm in 2013 and an Accredited Mortgage Consultant in 2015. My formal studies (Business Degree majoring in Finance) and past experience (as a technical analyst, creating Financial Plans) have provided the ideal footings for my career as a Financial Adviser.

Professional satisfaction comes from building diversified investment portfolios that reduce risk and enhance returns – the ultimate reward and outcome of doing this is:

- ✓ Portfolios that do well in bad times, not just the good times
- ✓ Unsolicited referrals from happy clients

I was born and bred on the Gold Coast, but like travelling around the country to service the many clients we have in all states of Australia. My wife and I are enjoying the learning curve associated with having a young family, and love spending the weekends with family and friends on the famous Gold Coast beaches.

### Qualifications and Professional memberships

- ✓ Bachelor of Business
- ✓ Diploma of Financial Services (Financial Planning)
- ✓ Advanced Diploma of Financial Services (Financial Planning)
- ✓ Association of Financial Advisers (AFA)

### 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)
- Loans including mortgages and personal loans and deposit bonds
- Debt securities
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

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

Based on the above, the following contains my remuneration details:

- ✓ I am an employee of Advice First Pty Ltd and as such receive a salary and potential bonus from Advice First Pty. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice.
- ✓ I am a shareholder of Invest Blue Ltd and as such receive dividends from Invest Blue Ltd.

# ADAM SMITH

## Partner

**Authorised representative number:** 346218

**Credit representative number:** 372040

**Email:** [adam@advicefirst.com.au](mailto:adam@advicefirst.com.au)

After several years in the industry as a technical analyst, I joined Advice First in 2010 as a Financial Adviser and then became a Partner in 2013. My role allows me to put in to practice the knowledge I gained from completing my degree in Financial Planning and Accounting. I particularly enjoy assisting our clients with retirement and lifestyle planning.



I measure my success on the difference I make to people's lives, by focusing on what's important to them, and assisting them to gain a better understanding of their financial and lifestyle circumstances.

On a personal note, my wife and I spent our younger years living in London and travelling Europe, before returning to the Gold Coast in 2005 to get married and start a family.

Born and raised on the Gold Coast I enjoy all outdoors sports and can often be found on the golf course, wakeboarding, camping or getting up at absurd hours to watch Arsenal play football!

### Qualifications and Professional memberships

- ✓ Bachelor of Commerce (Financial Planning & Investments)
- ✓ Association of Financial Advisers (AFA)
- ✓ Commissioner of Declarations (QLD)

### 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:

- Loans including mortgages and personal loans and deposit bonds
- SMSF Borrowing
- Gearing and margin lending

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

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

Based on the above, the following contains my remuneration details:

- ✓ I am an employee of Advice First Pty Ltd and as such receive a salary and potential bonus from Advice First Pty. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice.
- ✓ I am a shareholder of Invest Blue Ltd and as such receive dividends from Invest Blue Ltd.

# LISA FORBES

## Partner

**Credit representative number:** 377909

**Email:** [lisa@advicefirst.com.au](mailto:lisa@advicefirst.com.au)



I joined the firm in 2008 to head up Advice First Finance. Previously to Advice First I spent 18 years as a lending manager with one of the big banks. I was delighted to leave the large corporate environment where it was all about “product sales”, to join a boutique business that genuinely puts the interests of the client first.

As proud and passionate as I am about the way we help our clients, I am even more proud of my sons, and even more passionate about my footy team – the famous Carlton Blues. As a family we are heavily involved in AFL and cricket at both school and club levels.

### Qualifications and Professional memberships

- ✓ Diploma of Finance & Mortgage Broking Management
- ✓ Mortgage and Finance Association of Australia (MFAA)
- ✓ Commissioner of Declarations (QLD)

### The advice and services I can provide you

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

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

- ✓ residential mortgages and home loans
- ✓ deposit bonds

### How I am paid

I receive the following from our practice:

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

Based on the above, the following contains my remuneration details:

- ✓ I am an employee of Advice First Pty Ltd and as such receive a salary and potential bonus from Advice First Pty. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice.
- ✓ I am a shareholder of Invest Blue Ltd and as such receive dividends from Invest Blue Ltd.

### My other business activities and relationships

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

# TRAVIS BAILEY

## Senior Financial Adviser

### Corporate Benefits Specialist

Authorised representative number: **1232846**

Credit representative number: **505168**

Email: [travis@advicefirst.com.au](mailto:travis@advicefirst.com.au)



I have worked in the financial services industry since 2000 during which time I have gained extensive experience in the areas of strategic financial planning, wealth protection, corporate superannuation & employee benefits for private, commercial, corporate and global clients.

I enjoy working closely with my clients to develop personalised strategies and solutions and gain satisfaction when helping clients identify and achieve their personal, business, financial and lifestyle goals. I strongly believe that providing financial planning advice is a journey, not a transaction and it is by developing a trusted relationship and help guide clients along this journey.

I was born in Adelaide and beyond my career, I enjoy the beach and the active outdoors. I enjoy long distant running, travelling the world, scuba diving, snowboarding, hiking, wineries with friends and an exciting game of Aussie Rules - C'mon the mighty Carlton Blues.

Membership: Advice First are the Australian Employee Benefits broker within the UNIBA Partners Global broker network. UNIBA Partners provides Advice First (and their clients) with access to leading employee benefits and property and casualty brokers in over 130 countries.

### Qualifications and Professional memberships

- ✓ Diploma of Financial Planning
- ✓ Association of Financial Advisers (AFA)
- ✓ 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:

- Aged care
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- Debt securities
- SMSF borrowing
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Loans including mortgages and personal loans and deposit loans

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.



## How I am paid

I receive the following from our practice:

- ✓ salary
- ✓ bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

- ✓ I am an employee of Advice First Pty Ltd and as such receive a salary and potential bonus from Advice First Pty. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice.

# DANNY STOJOVSKI

## Senior Financial Adviser

Authorised representative number: **427522**

Credit representative number: **479579**

Email: [danny@advicefirst.com.au](mailto:danny@advicefirst.com.au)



I joined Advice First in 2015 as a licensed adviser and have been involved in the financial advice profession since 2011. I have completed a range of tertiary education qualifications that have provided me with the fundamentals to excel whilst also having enjoyed working across most facets of financial advice, with a particular focus on wealth protection and investment planning.

My role allows me to provide holistic advice to clients and to truly 'make a difference' in their lives – a truly rewarding experience that drives my passion for advice. My primary advice responsibilities at Advice First are in the areas of:

- ✓ Wealth management & investing
- ✓ Direct share portfolios and managed funds
- ✓ Wealth protection strategies
- ✓ Cash flow analysis & budgeting
- ✓ Tax planning

On a personal note, I have a young family, with wife (Pim) and son (Jai) loving everything the Gold Coast has to offer. Having grown up on the Gold Coast, I enjoy spending time at the beach, playing a round of golf and love travelling, having visited over 30 countries to date. I have also been a North Melbourne supporter for over 20 years and love watching Aussie rules footy, Go Roos!

### Qualifications and Professional memberships

- ✓ Diploma of Business
- ✓ Bachelor of Business (Management)
- ✓ Master of Commerce (Financial Planning)
- ✓ Financial Planning Association of Australia (FPA)
- ✓ Certified Financial Planner (CFP)

### 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
- Gearing and margin lending
- Debt securities
- SMSF borrowing
- Loans including mortgages and personal loans, and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

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Based on the above, the following contains my remuneration details:

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# DENISE BAKER (Denny)

## Financial Adviser



Authorised representative number: 445536

Credit representative number: 520430

Email: [denny@advicefirst.com.au](mailto:denny@advicefirst.com.au)

I joined the financial services industry on my arrival in Australia some 30 years ago. At that time I worked alongside my husband in our own financial services business based in Melbourne specialising in superannuation. In late 2019, I joined the Advice First team as a Financial Adviser.

Following a short spell in the education arena during the early 2000s assisting advisers meet their education requirements I moved into the area of advice. It was in this role I developed a keen interest in philanthropy. I worked with a large number of not-for-profit organisations assisting my clients to meet their objectives in respect of their charitable intent.

I have a goal to continue to provide peace of mind to my clients through an empathic approach to assisting them to achieve their personal and financial goals and to ensure they receive timely strategic advice in respect of life changing events such as retirement and aged care.

On a personal note I have 2 adult children and 2 grandchildren. My daughter lives in London and I enjoy visiting as often as possible which often involves travel throughout Europe which is a passion of mine. I also enjoy cooking having been an attendee of classes at the Cordon Bleu School in London.

### Qualifications and Professional memberships

- ✓ Diploma of Financial Services (Financial Planning)
- ✓ Advanced Diploma of Financial Services (Financial Planning)

### The advice and services I can provide

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

- Employer super
- Gearing and margin lending
- SMSF borrowing
- Loans including mortgages and personal loans, and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

### How I am paid

I receive the following from our practice:

- ✓ salary
- ✓ bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

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# BENJAMIN HOPKINS (Ben)

## Financial Adviser

**Authorised representative number:** 248524

**Credit representative number:** 500992

**Email:** [ben@advicefirst.com.au](mailto:ben@advicefirst.com.au)



My focus is helping people - working to deliver the right advice, for the right reason, at the right time. I understand that each person, household or company have their own needs, objectives and attitudes to risk and each situation needs individual attention. I have over 20-years' experience as an adviser and have achieved the premier professional financial planning qualification, the Certified Financial Planner (CFP).

This standard means that I am well versed in providing financial literacy & ongoing education for clients, in turn ensuring goals are not only achievable & realistic, but actually achieved.

I joined the Advice First team in late 2019 as a Financial Adviser. I live on the sunny Gold Coast, which can be aptly described as the heart & soul of our great nation. My lovely wife, son & daughter are delightful, my dog is well behaved and it's great to be part of our community.

### Qualifications and Professional memberships

- ✓ Diploma of Financial Planning
- ✓ Certified Financial Planner (CFP)

### The advice and services I can provide

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

- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Loans including mortgages and personal loans, and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- ✓ salary
- ✓ bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

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# JONATHON BEVAN

## Financial Adviser



Authorised representative number: 1256806

Credit representative number: 520424

Email: [jonathon@advicefirst.com.au](mailto:jonathon@advicefirst.com.au)

Having worked in the financial services industry since 2009 in a number of roles encompassing client and technical services, compliance consulting and the provision of personal advice to private clients, I joined the Advice First team in late 2019.

I enjoy building strong, long lasting relationships with my clients through open and honest conversations. This, and the process of identifying a client's goals and then developing a tailored strategy to keep them on track to achieving these goals, is extremely rewarding and why I love what I do.

Outside of the office I enjoy living an active lifestyle by making the most of the Gold Coast's stunning climate and exploring the Gold Coast food scene with my young family.

### Qualifications and Professional memberships

- ✓ Diploma of Financial Planning (Financial Planning)
- ✓ Advanced Diploma of Financial Planning
- ✓ Graduate 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
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing
- Securities (including listed securities and debt securities)
- Debt securities
- SMSF borrowing
- Loans including mortgages and personal loans, and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- ✓ salary
- ✓ bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

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# SEAN KERTCHER

## Financial Adviser

**Authorised representative number:** 1242127

**Credit representative number:** 493139

**Email:** [sean@advicefirst.com.au](mailto:sean@advicefirst.com.au)

Over the years, my work has taken me around the world and given me a wide and diversified understanding of Business and Finance both locally and abroad.

I have been providing financial advice for several years and have had the privilege to work together with some of the most highly awarded Planners and Practices. I've worked in a wide variety of positions starting with a career in Law.

I was drawn to Financial Planning from my background across Property, Shares and Law. An opportunity to develop my keen interest in Financial Planning arose when I accepted into the rewarding and challenging AMP Horizons Academy. This allowed me to hone in on my skills & focus on the true purpose of Financial Planners: to help our clients build for the future with security and confidence. I joined the Advice First team in late 2019 as a Financial Adviser.

I am passionate about family and the importance of keeping them happy and secure in their financial future, I use this motivation to bring the same ideals to my clients.



### Qualifications and Professional memberships

- ✓ Diploma of Financial Planning
- ✓ Bachelor of Law
- ✓ Certificate IV in Finance and Mortgage Broking
- ✓ Graduate 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:

- Gearing and margin lending
- SMSF borrowing
- Loans including mortgages and personal loans, and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

### How I am paid

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# CHARLES GALLASCH

## Financial Adviser

Authorised representative number: 1256958

Credit representative number: 520429

Email: [charles@advicefirst.com.au](mailto:charles@advicefirst.com.au)

Whilst initially working towards a business degree, it didn't take long for me to gravitate towards Finance/Financial Planning as to what I was truly interested in. I have a passion of working both numbers and personally with people. I quickly noticed the practical application of Financial Planning in everyday life, and was eager to finish my degree and begin working in the industry.



After completing my tertiary qualifications in 2015, I immediately commenced work in the Financial Services industry. I developed a great sense of achievement in working as a Financial Adviser and seeing the difference that was being made in people's lives by putting in to practice the knowledge and skills that I had learnt through my University studies. I saw an opportunity for further professional growth; eventually joining the team at Advice First at the end of 2019.

My goal moving forward is to be able to assist and educate clients in creating a greater understanding of their own financial position, what led them there, and how best to make positive changes towards financial stability. I acknowledge that there are challenges with the forever changing landscape that is Financial Planning, and as such am continuing my study/development to be at the forefront of these changes to eventually be able to pass this on to clients.

I was born and raised in Canberra, however moved to the beautiful Gold Coast back in 2009. My fiancé and I love travelling, whether it be domestic or internationally.

### Qualifications and Professional memberships

- ✓ Bachelor of Commerce (Financial Planning)
- ✓ 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
- Gearing and margin lending
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages and personal loans, and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

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- ✓ bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

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# MITCHELL HOCKLEY

## Financial Adviser



**Authorised representative number:** 1243678

**Credit representative number:** 523377

**Email:** [mitch@advicefirst.com.au](mailto:mitch@advicefirst.com.au)

I was born and bred in Port Macquarie, NSW. Have Moving to the Gold Coast in 2015 with my wife Stacey and 2 children. I am passionate about expanding my knowledge base (on just about anything).

I read and listen to many podcasts on a wide range of topics including philosophy, international relations, science, history, you name it. Also enjoy sports such as trail marathons, and perhaps some archery and bow hunting in the future. While living in Asia for 3 years I taught English. I studied French at University and since then it has been a bit of a challenge to keep it up.

Since moving to the Gold Coast I began my experience in the Finance Industry. I have a broad range of interests including investments, strategic planning for retirement, and business insurance.

### Qualifications and Professional memberships

- ✓ Diploma of Financial Planning
- ✓ Graduate 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:

- Loans including mortgages, reverse mortgages and deposit bonds
- SMSF borrowing
- Gearing and margin lending

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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