HUNTER WEALTH

Financial Services and Credit Guide

CBDFP Pty Ltd trading as Hunter Wealth.

CBDFP Pty Ltd (ABN 46 096 538 288) trading as Hunter Wealth is an Authorised Representative (Authorised Representative number 1248516) and credit representative (Credit Representative number 492352) of Hillross Financial Services Limited ("the Licensee").

References to "our", "we", "us", "me" and "I" refer to CBDFP Pty Ltd trading as Hunter Wealth.

This Financial Services and Credit Guide ("Guide") contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how to contact us
- the advice and services we provide
- information about the Licensee
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

Not Independent

Generally, we provide personal advice in line with the Licensee's 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.

Our contact details:

Address: Level 10, 20 Hunter Street, Sydney NSW 2000

Phone: 02 9003 4100

Email: info@hunterwealth.com.au

Website: www.hunterwealth.com.au

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Version 4.3

About the Licensee

Hillross Financial Services Limited ABN 77 003 323 055 Australian Financial Services and Australian Credit Licensee; License No: 232705

Registered office is at Level 6, 88 Phillip Street, Sydney NSW 2000 Australia.

The Licensee has:

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

About Akumin Pty Limited Pty Limited & Entireti Limited

- The Licensee is a wholly-owned subsidiary of Akumin Pty Limited.
- Akumin Pty Limited is a subsidiary of Entireti Limited, a group that specialises in licensing and advice business services to financial planning practices and their clients.
- AMP Limited holds a minority stake (currently 30%) in Akumin Pty Limited.
- We can provide advice on products and services from a wide range of financial product and service providers, some of which are related or associated with the Licensee.
- If we recommend a product issued by AMP Limited 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.
- Salita Portfolio Services Pty Ltd, a wholly owned subsidiary of Entireti Limited, provides portfolio construction and investment services to third party product issuers and receives fees for those services.
- Hillross Financial Services Limited, a subsidiary of Entireti Limited, also provides portfolio construction and investment services to third party product issuers and receive fees for those services.
- Entireti Lending Solutions Pty Ltd, a wholly owned subsidiary of Entireti Limited, provides credit services to their clients and receives remuneration, including commissions, fees and other benefits for those services.
- The Licensee maintains an APSL, from a diversified selection of approved Australian and International fund providers, including companies related to the Licensee. These have been researched by external research houses as well as our in-house research team. The Licensee regularly reviews products and services to ensure they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products on the APSL. However, if appropriate for your needs, we may, subject to the Licensee's approval, recommend other products.
- Authorised Representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favorably affected by the sale of products issued by AMP Group companies.

Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents 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). The SoA 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 our advice.

If we provide further personal advice an SoA may not be required. We will keep a record of any personal advice we provide you for seven years. You may request a copy of such records by contacting us 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 Services (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 in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

Instructing us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

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 can determine if our advice is still appropriate.

Privacy Collection Statement

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

As part of the advice journey, 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 analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

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

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

- We and the Licensee may use this information to provide financial and/or credit advice and services to you, including passing on your details to third parties such as product issuers;
- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within Akumin and Entireti;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us, Akumin and Entireti to provide financial and/or credit advice and services to you. A list of countries where these service providers are located can be found in the 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 (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee 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 we or the Licensee holds about you at any time to correct or update it as set out in the Akumin Privacy Policy. The Akumin Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Akumin Privacy Policy visit http://www.akumin.com.au/privacy-policy or you can contact us.

Confidence in the quality of our advice

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

- Contact your adviser and tell them about your complaint.
- Alternatively, you can contact the Licensee at:
  - Phone: 1800 812 388
  - Email: complaints@akumin.com.au
  - Online at www.akumin.com.au
  - In writing to:

  Attention: Advice Complaints Department

  Hillross Financial Services
  Level 6, 88 Phillip Street
  Sydney NSW 2000 Australia

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about 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.

Any issues about 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 about your personal information	**The Office of the Australian Information Commissioner** GPO Box 5218, Sydney NSW 2001 1300 363 992 www.oaic.gov.au enquiries@oaic.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. The Licensee 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 also covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.

Our fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions will be disclosed in the advice document provided to you. 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 one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

Licensee fees

Unless stated otherwise, all permissible revenue, including any advice and service fees and commissions will be paid to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us 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.

Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

The following table outlines the range of fee we charge and 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. All fees and charges include GST.

Fee Type & Description
Initial or ad hoc fees This is a flat fee which is agreed with you prior to any costs being incurred. It covers research and the preparation of the advice document, as well as implementation of the recommendations. The cost is dependent on the complexity of the work involved.

Service	Fee
Advice and implementation	Starting from $5,500
Aged Care advice and analysis	Starting from $5,500
SMSF Wind-up advice and implementation	Starting from $5,500
Estate Wind-up	Starting from $5,500
Ad-hoc services which may involve various work such as Estate Planning assistance, Aged Care consultations, client directed transactions.	Adviser - $550 per hour Associate - $275 per hour Paraplanner - $220 per hour Administrator - $198 per hour

Fee Type & Description
Annual advice and service fees You can elect to enter into a 12-month advice and services agreement as part of your financial planning strategy. We charge up to 1.1% per annum of funds under management depending on the level and complexity of service. Details of the services and fees will be set out within the agreement. Subject to a minimum fee of $5,500. For example, if your account balance was $1,000,000, and the fee was 0.88%, your fee for 12 months would be $8,800.
Commissions Insurance: **Initial commissions:** 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%. **Ongoing commissions:** Up to 33% of the insurance premium each following year. **For example:** 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 pa.

Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, 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.

From time to time, Entireti Limited may facilitate access to the Licensee and us to be trained and educated by product issuers on their products.

Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs, offered annually to qualifying practices.

Our relationship with AZ Next Generation Advisory Pty Ltd (AZ NGA)

We are a member of the AZ NGA Group of companies. AZ NGA is majority owned by Azimut Group and Oaktree Capital Management. Azimut is Italy's largest independent asset manager and Oaktree is a global investment manager.

From time to time your adviser may recommend you apply for, acquire, vary or dispose of a financial product issued by members of the Azimut and Oaktree Groups.

Your adviser does not receive any direct remuneration or other benefit as a result of its recommendation to apply for, acquire, vary or dispose of a financial product issued by these related companies as any remuneration and benefit are received by the product issuer and ultimately our common parent company.

Aggregated CAR arrangements

Varria Pty Ltd owns equity interests in Advice for Life Pty Ltd and CBDFP Pty Ltd trading as Hunter Wealth, as wholly owned subsidiaries. Advice for Life Pty Ltd and Varria Pty Ltd are authorised by Charter Financial Planning Limited to provide financial advice. When the licensee fee is determined for the practices in our aggregation, it will be done based on the total revenue and total number of advisers of all the practices in the aggregation.

Our Referral arrangements

In the case that you are referred by other professionals, we will make a referral payment to the referrer. These amounts do not involve additional costs and will be disclosed to you at the time of referral. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
Presidio Partners Chartered Accountants	Accounting	• An amount equal to 20% of **Upfront** Fees received by Varria • An amount equal to 15% of **Recurring** Revenue received by Varria

Separately managed accounts (SMA)

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 Wealth Managed and EHW Portfolios. which are administered by MyNorth, Macquarie and BT (Panorama)
We are not the investment manager.
The responsible entity appoints a professional investment manager to advise on the SMA portfolio's management. The responsible entity makes all investment decisions relating to the SMA portfolios.

For more information about how the product works and the roles and responsibilities of the key parties, please refer to the Wealth Managed Portfolio, Diversified Growth Index Managed Portfolios and EHW PDS which we provide to you if we recommend the SMA product to you.

Fees

Other than the fees disclosed under 'Our Fees' above, we do not receive any other remuneration in relation to the EHW and Wealth Managed Portfolios.

Note

If you are no longer our client, the responsible entity may have the discretion to move your investments out of the EHW Managed Portfolios.

ABNs and Australian financial services licences (AFSL)

Responsible entity	NMMT Limited (NMMT), ABN 42 058 835 573, AFSL 234653
Investment manager	Elston Asset management Pty Ltd (Elston), ABN 37 150 161 765, AFSL 325252
	Mercer Investments (Australia) ABN 66 008 612 397, AFSL 244 385
	Aequitas Investment Partners Pty Ltd ABN 92 644 165 266, AFSL 700016

Responsible entity	Westpac Financial Services Ltd (WFSL), ABN 20 000 241 127, AFSL 233716
Investment manager	Elston Asset management Pty Ltd (Elston), ABN 37 150 161 765, AFSL 325252
	Mercer Investments (Australia) ABN 66 008 612 397, AFSL 244 385

Responsible entity	Macquarie Investment Services Limited (MISL), ABN 73 071 745 401, AFSL 237495
Investment manager	Elston Asset management Pty Ltd (Elston), ABN 37 150 161 765, AFSL 325252
	Mercer Investments (Australia) ABN 66 008 612 397, AFSL 244 385

Financial and Credit Adviser Profiles

About Chris Saunders

Chris Saunders is an Authorised Representative (AR number 410520) and Credit Representative (CR number 446464) of the Licensee.

Contact details

Address	Level 10, 20 Hunter Street Sydney NSW 2000
Phone	02 9003 4100
Email	chris.saunders@hunterwealth.com.au

Advice and services I can provide

I am authorised to provide the services listed in the “Our Advice and Services” section of this

Guide. In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Aged care
- Self-managed super funds
- Limited Recourse Borrowing Arrangements (LRBA)

How am I paid?

I am an employee of CBDFP Pty Ltd and receive a salary plus bonus from the practice. I can receive a bonus of up to 50% of the initial Advice fee and/or initial insurance commissions received.

My other business activities and relationships

As a beneficiary of the owner of Varria Pty Ltd, which in turn holds an equity interest in CBDFP Pty Ltd, I may be entitled to receive dividends.

About Gavin Fernando

Gavin Fernando is an Authorised Representative (AR number 224523) and Credit Representative (CR number 427982) of the Licensee.

Contact details

Address	Level 10, 20 Hunter Street Sydney NSW 2000
Phone	02 9003 4100
Email	gavin.fernando@hunterwealth.com.au

Advice and services I can provide

I am authorised to provide the services listed in the "Our Advice and Services" section of this Guide. In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Aged care
- Self-managed super funds
- Derivatives (limited to advising on and dealing in derivative-related products approved by the Licensee)
- Limited Recourse Borrowing Arrangements (LRBA)

How am I paid?

I am an employee of CBDFP Pty Ltd and receive a salary plus bonus from the practice. I can receive a bonus of up to 50% of the initial Advice fee and/or initial insurance commissions received.

My other business activities and relationships

As a beneficiary of the owner of Varria Pty Ltd, which in turn holds an equity interest in CBDFP Pty Ltd, I may be entitled to receive dividends.

About Mathew Gault

Mathew Gault is an Authorised Representative (AR number 1000730) and Credit Representative (CR number 560490) of the Licensee.

Contact details

Address	Level 10, 20 Hunter Street Sydney NSW 2000
Phone	02 9003 4100
Email	mathew.gault@hunterwealth.com.au

Advice and services I can provide

I am authorised to provide the services listed in the "Our Advice and Services" section of this

Guide. In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds

How am I paid?

I am an employee of CBDFP Pty Ltd and receive a salary plus bonus from the practice. I can receive a bonus of up to 50% of the initial Advice fee and/or initial insurance commissions received.

About Megan Aikman

Megan Aikman is an Authorised Representative (AR number 416599) and Credit Representative (CR number 492344) of the Licensee.

Contact details

Address	Level 10, 20 Hunter Street Sydney NSW 2000
Phone	02 9003 4100
Email	megan.aikman@hunterwealth.com.au

Advice and services I can provide

I am authorised to provide the services listed in the "Our Advice and Services" section of this

Guide. In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Aged care
- Self-managed super funds
- Derivatives (limited to advising on and dealing in derivative-related products approved by the Licensee)

How am I paid?

I am an employee of CBDFP Pty Ltd and receive a salary plus bonus from the practice. I can receive a bonus of up to 50% of the initial Advice fee and/or initial insurance commissions received.

About Paul Heanly

Paul Heanly is an Authorised Representative (AR number 247594) and Credit Representative (CR number 368825) of the Licensee.

Contact details

Address	Level 10, 20 Hunter Street Sydney NSW 2000
Phone	02 9003 4100
Email	paul.heanly@hunterwealth.com.au

Advice and services I can provide

I am authorised to provide the services listed in the "Our Advice and Services" section of this Guide. In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Derivatives (limited to advising on and dealing in derivative-related products approved by the Licensee)

How am I paid?

I am an employee of CBDFP Pty Ltd and receive a salary plus bonus from the practice. I can receive a bonus of up to 50% of the initial Advice fee and/or initial insurance commissions received.

My other business activities and relationships

As a beneficiary of the owner of Varria Pty Ltd, which in turn holds an equity interest in CBDFP Pty Ltd, I may be entitled to receive dividends.

About Peter Audet

Peter Audet is an Authorised Representative (AR number 247594) and Credit Representative (CR number 395309) of the Licensee.

Contact details

Address	Varria Pty Ltd: Level 3, 10 Browning Street, West End Qld 4101 Hunter Wealth: Level 10, 20 Hunter Street Sydney NSW 2000
Phone	07 3029 5400 (West End, QLD) 02 9003 4100 (Sydney, NSW)
Email	peter.audet@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the "Our Advice and Services" section of this

Guide. In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How am I paid?

I am an employee of Varria Pty Ltd and receive a salary plus bonus from the practice. I can receive a bonus of up to 50% of the initial Advice fee and/or initial insurance commissions received. I am also a Director of Varria Pty Ltd and receive Director's fees.

My other business activities and relationships

As a beneficiary of the owner of Varria Pty Ltd, which in turn holds an equity interest in CBDFP Pty Ltd, I may be entitled to receive dividends.

About Stephanie Ucchino

Stephanie Ucchino is an Authorised Representative (AR number 1246326) and Credit Representative (CR number 512908) of the Licensee.

Contact details

Address	Level 10, 20 Hunter Street Sydney NSW 2000
Phone	02 9003 4100
Email	stephanie.ucchino@hunterwealth.com.au

Advice and services I can provide

I am authorised to provide the services listed in the "Our Advice and Services" section of this

Guide. In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds
- Derivatives (limited to advising on and dealing in derivative-related products approved by the Licensee)

How am I paid?

I am an employee of CBDFP Pty Ltd and receive a salary plus bonus from the practice. I can receive a bonus of up to 50% of the initial Advice fee and/or initial insurance commissions received.

About Thomas Schipilliti

Thomas Schipilliti is an Authorised Representative (AR number 247677) and Credit Representative (CR number 368699) of the Licensee.

Contact details

Address	Level 10, 20 Hunter Street Sydney NSW 2000
Phone	02 9003 4100
Email	tom@hunterwealth.com.au

Advice and services I can provide

I am authorised to provide the services listed in the "Our Advice and Services" section of this Guide. In addition to the areas listed in that section, I can also advise on:

- Aged Care
- Margin lending facilities
- Self-managed super funds
- Derivatives (limited to advising on and dealing in derivative-related products approved by the Licensee)

How am I paid?

I am an employee of CBDFP Pty Ltd and receive a salary plus bonus from the practice. I can receive a bonus of up to 50% of the initial Advice fee and/or initial insurance commissions received.

My other business activities and relationships

As a beneficiary of the owner of Varria Pty Ltd, which in turn holds an equity interest in CBDFP Pty Ltd, I may be entitled to receive dividends.