

FINANCIAL SERVICES GUIDE (FSG)

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About this Guide

This Financial Services Guide (FSG) provides you with important information about Fortnum Advice Pty Ltd (Fortnum Advice), the Principal Practice, and its Authorised Representatives (Advisers) who may provide you with the services described in this FSG.

This FSG consists of two parts, and both contain important information which must be read together. It's important that you take the time to read the information provided so that you can make an informed decision about whether to use the services offered by us.

If you need any clarification on what you have read, please don't hesitate to contact us. We are committed to having open and honest communication with you at all times, as this is the foundation of good advice and a successful ongoing relationship.

ABOUT US

Fortnum Advice Pty Ltd (Fortnum Advice), as an Australian Financial Services Licensee (AFSL), brings together many like-minded financial advisers who share a “client-first” approach.

Our name comes from a combination of two words – fortress and numbers. This represents our duty to you, the client – our dedication to protecting your financial security and our strength in numbers.

Fortnum Advice Pty Ltd is a wholly owned subsidiary of Entireti Limited (ABN 51 676 518 577).

How does Fortnum Advice maintain adviser standards?

Each Fortnum Advice Adviser is required to undertake continuous professional development. Fortnum Advice hosts regular training programs on areas such as legislative changes to the taxation, social security, superannuation and investment environments. Our education and training philosophy is one of continually raising the bar.

Each Fortnum Advice Adviser has direct access to technical, risk and investment research professionals who can provide additional analysis on strategy and products so that we can deliver quality advice to you. Risk management specialists monitor and regularly audit each Fortnum Advice Adviser to maintain high-quality advice standards.

Who is responsible for the advice to you?

Fortnum Advice is responsible for any financial advice or services your Adviser provides under our Australian Financial Services Licence (AFSL).

What financial services and products can Fortnum Advice provide?

Fortnum Advice is licensed to provide financial product advice and deal with the following products:

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Derivatives.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or ‘Wrap’).
- Managed Discretionary Account (MDA) Services.
- Retirement savings accounts.
- Superannuation (including Self-Managed Super Funds).
- Listed Securities.
- Standard margin lending facilities.

A wide range of financial products from various product providers are available and are thoroughly researched by qualified research professionals including, but not limited to, Mercer, Innova Asset Management, Zenith and Morningstar.

Your Adviser is only authorised to advise on products which are approved by Fortnum Advice for use. Your Adviser will only recommend a product to implement your strategy after considering its suitability in relation to your individual objectives, financial situation, and needs.

Lack of Independence

Fortnum Advice, its Principal Practices and its Advisers are not independent, impartial or unbiased due to the types of payments that are received by the group. This includes commissions paid by insurance providers or remuneration from a product issuer that is determined by the value of business placed. Payments received in this regard are all legal under Corporations Act 2001.

OUR ADVICE PROCESS

A comprehensive advice process is designed to ensure that the advice provided is suited to your needs and financial circumstances.



Important documents

You will receive a number of documents throughout the advice process and if you agree to enter into an ongoing review service. We will provide these documents as per your preferred method, electronically or paper based.

Statement of Advice (SOA)

Your Adviser will formulate a strategy to help achieve your needs and objectives and will put together any personal advice in a Statement of Advice (SOA). A SOA sets out the scope of the advice, your current personal and financial position, the basis for the advice and how it addresses your needs and objectives. It will also disclose the fees and charges payable by you and the remuneration and other benefits we may receive.

Record of Advice (ROA)

Where a further review is conducted or ad-hoc advice is requested from you and personal advice is provided, the advice may be provided via a new SOA or a Record of Advice (ROA) as applicable to the circumstances. Further advice may be in the form of a ROA where the further advice does not significantly differ from the original advice provided.

Statement of Transaction (SOT)

At times, you may wish to make changes without receiving advice. In these cases, we can take your instructions by telephone, email or in person (depending on type) and arrange for the transaction to be completed, without providing personal advice.

Once implemented, we will provide you with a Statement of Transaction (SOT), which confirms your instructions, informs you that no advice has been provided and discloses any fees and charges payable by you.

Product Disclosure Statement (PDS)

If your Adviser recommends a product as part of your financial strategy, they will provide you with the relevant Product Disclosure Statement (PDS). The purpose of a PDS is to assist you in making a decision about the particular financial product. It contains information about the product's key features, benefits, risks, and fees.

Ongoing Service Agreement (OSA)

If your Adviser recommends, and you enter into, an ongoing review service, for a period of more than 12 months, you will initially receive an Ongoing Service Agreement (OSA). This document outlines the agreed service and the fees applied over the specified period.

You will also receive an Annual Renewal Document (ARD) each following year. It will outline the estimated fees and services which will be provided to you in the upcoming 12 month period. The document will also ask you to confirm that you would like to continue the ongoing review service with your Adviser and consent to the deduction of any ongoing fees.

Client Service Contract

If your Adviser recommends, and you enter into, a service arrangement for a fixed period of 12 months or less, you will receive a Client Service Contract. This document outlines the agreed service and the fees applied over the specified period.

You will also receive a Confirmation of Fees and Services Letter at the end of the contract period which will outline the services you received, and fees paid.

OUR RELATIONSHIPS AND ASSOCIATIONS

Fortnum Private Wealth Ltd and Personal Financial Services Ltd

Fortnum Private Wealth Ltd and Personal Financial Services Ltd (PFS) are both also wholly owned subsidiaries of Entireti Limited. Fortnum Private Wealth Ltd and PFS both also respectively hold Australian Financial Services Licences that provide financial services to clients.

Fortnum Advice utilise the Managed Discretionary Account (MDA) Service licensed via arrangement with Fortnum Private Wealth Ltd.

Akumin Pty Ltd

Akumin Pty Ltd (Akumin) is a majority owned subsidiary of Entireti Limited. Akumin is a group that specialise in licensing and advice business services to financial planning practices. Some of the businesses within this group also respectively hold Australian Financial Services Licenses and Australian Credit Licences that provide financial services to clients.

Salita Portfolio Services Pty Ltd

Salita Portfolio Services Pty Ltd (Salita), a wholly owned subsidiary of Entireti Limited, provides portfolio construction and investment services to third party product issuers and receives fees for those services.

HOW WE ARE PAID

The remuneration and other benefits listed below generally cover what Fortnum Advice, your Adviser, the Principal Practice and any related parties may receive as a result of the services provided to you. Specific amounts and benefits can often only be calculated once the recommendations are made to you.

There are various ways that you may pay Fortnum Advice for the services provided to you, including:

- Fee for service - where you pay a fee for the services that we provide; or
- Commission (paid by product and service providers) in the form of initial (up-front) and/or ongoing (trail) commission; or
- A combination of commission and fee for service; or
- Other.

Each of these is discussed in further detail below.

All fees for services paid by you and/or commission paid by product and service providers are paid to Fortnum Advice. Fortnum Advice then distributes 100% of the fees received to its Principal Practices or distributes the fees after our Licensee fees and other expenses have been deducted.

Fee for service

In all instances, your Adviser will discuss the calculation of the fees when you meet and agree on the services to be provided. Fees charged are generally payable after the services have been provided, however, ongoing review service fees are generally paid in advance. The agreed fees may be documented in a Letter of Engagement, set out in a SOA, in a ROA, or via an OSA. Fee for service payments may be payable for:

- Initial Consultation – we may charge fees for your initial discovery meeting.
- Advice Preparation – we may charge fees for the preparation, presentation and/or implementation of our advice to you. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you.
- Ongoing Review Service – we may charge a fee to provide ongoing reviews, including further advice suitable to your needs.
- Ad hoc Fees – we may charge fees for other services where costs outside the above are incurred.

How are fees for services calculated?

Fees charged for our services may be:

- A dollar amount; or
- A percentage of the amount invested; or
- An hourly rate; or
- A combination of some or all of the above, as agreed with you.

Commissions

Fortnum Advice may receive payments in the form of initial commissions and/or ongoing commissions from the insurance product providers for any product you choose to use that is recommended by us.

These commissions are included in the fees and/or premiums you pay for the product. You do not pay these fees to us directly. We may rebate some or all of this to you.

How commissions (initial and ongoing) from a life insurance product are calculated?

Initial commission from a life insurance provider is typically up to 66% (inclusive of GST) of the first year's premium that you pay.

Ongoing commission can be up to 33% (inclusive of GST) of the premium from year two onwards for the life of the policy.

However, existing commission arrangements for insurance purchased prior to 1 January 2018 may continue to be paid in the same manner as what would have previously been advised to you.

The actual commission that will be received by Fortnum Advice, the Principal Practice, and your Adviser will be disclosed to you in your SOA, SOT or ROA.

Member Fees

Fortnum Advice may receive payments from the trustee of a superannuation fund, with which it has entered into a Member Services Agreement, in respect of the services provided to you on behalf of the trustee. Please refer to Part 2 of our Guide for further details (if applicable).

Managed Discretionary Account Service Fee

Fortnum Private Wealth Limited offer a Managed Discretionary Account (MDA) Service which Fortnum Advice may utilise. If a recommendation is made for you to utilise the MDA Service, then you will be charged a service fee which Fortnum Private Wealth Limited will receive.

Separately Managed Accounts and Managed Accounts

If a recommendation is made that you invest into a Salita Managed Account Portfolio, then Salita will receive fees derived from the recommended investment into the Salita Managed Account Portfolio. The fees are set out in the PDS and disclosure documents which will be provided to you. This payment may be included as part of, or in addition to, the Indirect Cost Ratio of the Portfolio.

Other forms of remuneration or benefits

Fortnum Advice, your Principal Practice and/or Adviser may be entitled to other benefits when providing services to you.

Fortnum Advice, your Principal Practice and Adviser keep registers of small value benefits (i.e. \$100 to \$300 in value) which may be received by them from product and service providers. These benefits are permissible unless they are received frequently or when similar benefits received combine to exceed \$300 per annum. If you would like a copy of the register, please ask your Adviser and it will be made available to you within seven days.

In addition, Fortnum Advice receives payments by product providers to support adviser training and professional development.

If your Adviser is an accountant who is subject to the Accounting Professional and Ethical Standards, under APES 230, all benefits received, regardless of value, will be recorded on their register.

PROFESSIONAL INDEMNITY INSURANCE

Fortnum Advice is covered by Professional Indemnity insurance satisfying the requirements under section 912B of the Corporations Act (2001) relating to insurance obligations. Our insurance arrangements cover claims made against us as the Licensee and for the conduct of any Fortnum Advice adviser (whilst acting as an Authorised Representative of our AFSL).

PROTECTING YOUR PRIVACY

We collect and keep a record of your personal information, including sensitive information (e.g. information about your health), in order to provide you services including advice. We may also use the information we have collected in order to comply with any legislative or regulatory obligations we have and to help us run our business.

Fortnum Advice is committed to the confidentiality and security of your personal information. It will be necessary for us to collect, use and disclose your personal information. If you do not consent to this, or we are unable to collect all the necessary personal information, we will not be able to provide you with the relevant financial planning and advice services.

In most cases, we collect personal information directly from you. In other cases, however, we may collect your personal information from third parties. The third parties we may collect from include, but are not limited to: your accountant, your lawyer or solicitor, other financial services institutions, insurance providers and any other third parties where you have provided consent. In order to manage and administer our financial planning services, it may be necessary for us to disclose your personal information to third parties. The parties to whom we may disclose your personal information include, but are not limited to: financial institutions for the provision of financial products, such as investments, superannuation, and life insurance; auditors; third parties providing mailing services, administration support, maintenance of our information technology systems, printing of our documents, research services; any government or regulatory body for whom we have a legal obligation to

provide this information to; referral partners.

It is possible that an organisation listed above may disclose your personal information to overseas recipients, but it is not possible for us to provide any further details of that in this document.

We may disclose your personal information to an entity which is located outside of Australia, to enable them to undertake specified services on behalf of Fortnum Advice, your Adviser or Principal Practice.

In addition, the Principal Practice and/ or your Adviser may disclose your personal information to overseas recipients in order to access services they provide, such as paraplanning and administration.

Details of this can be found in the Fortnum Advice Privacy Policy, which includes details of how you may access, and seek correction of, your personal information which we hold. It also includes details of how you may complain if you believe that we have breached the Australian Privacy Principles under the Privacy Act and how we deal with such complaints.

You may obtain a copy of the Fortnum Advice Privacy Policy by telephoning us on (02) 9904 2792 or by visiting our website at www.fortnum.com.au.

You can authorise another person to act on your behalf, to receive information and/or undertake transactions. Both requesting this to occur, and removing this authorisation, are required to be notified in writing.

Where your Adviser becomes a representative of, or sells their business to, another AFSL, Fortnum Advice may also use and disclose the information collected about you to enable your Adviser or the new business owner to continue to provide you with financial products and services.

We collect your personal information as permitted by, and in accordance with, the Privacy Act. Other legislation may also apply, such as the Anti-Money Laundering and Counter-Terrorism Financing Act.

ABSENCE OF RELEVANT INFORMATION

If you do not wish to provide the information required to formulate your recommendations, your Adviser will advise you about the possible consequences of not having disclosed your full personal information and the impact on the recommendations given. You should consider these implications carefully.

Australia's financial markets are fair and transparent, supported by confident and informed investors and consumers. You can contact ASIC at:

Australian Securities and Investments Commission

PO Box 4000

Gippsland Mail Centre Victoria 3841

www.asic.gov.au

By calling 1300 300 630.

IF YOU HAVE A COMPLAINT

In the first instance, if you are unhappy with the advice or service provided by your Adviser, Practice Principal, or Fortnum Advice, you can let us know by putting your concerns in writing or by calling us.

We will investigate your complaint and respond to your concerns as quickly as possible and within 30 days.

Complaints Officer (Fortnum Advice)

PO Box R1872

ROYAL EXCHANGE NSW 1225

By email at complaints@entireti.com.au; or

By calling (02) 9904 2792 – select option 1.

If we have not responded to your complaint within 30 days, or if you feel it has not been resolved to your satisfaction, you may refer your concerns to the Australian Financial Complaints Authority (AFCA), which provides an accessible, fair and independent dispute resolution service. You can contact AFCA at:

Australian Financial Complaints Authority Limited

GPO Box 3

Melbourne VIC 3001

www.afca.org.au

By email at info@afca.org.au; or

By calling 1800 931 678.

You can also contact the Australian Securities and Investments Commission (ASIC). ASIC is Australia's corporate, markets and financial services regulator. ASIC contributes to Australia's economic reputation and wellbeing by ensuring that

ABOUT US

Our Practice, Eureka Whittaker Macnaught and our Advisers are Authorised Representatives of Fortnum Advice Pty Ltd (Fortnum Advice).

Our Practice has been established to provide professional market leading service advice and solutions to achieve your financial and lifestyle goals. We can help you create the financial security that lets you focus on what's really important in your life.

Below are our details and how you can contact us:

Name	Eureka Financial Group Pty Ltd*	Phone	1800 621 807 (free call)
ABN	93 062 864 779	Website	eurekawhittakermacnaught.com.au
CAR	235433	Email	admin@ewmac.com.au
Sydney Office	Aurora Place, Level 10, 88 Phillip Street Sydney NSW 2000	Phone	(02) 9460 2288
Brisbane Office	Suite 3.3, 100 Creek Street Brisbane QLD 4000	Phone	(07) 3164 6222
Sunshine Coast	Ground Floor 11 Eccles Boulevard Birtinya QLD 4575	Phone	1300 887 137

Name	Tokim Holdings Pty Limited	Phone	(07) 3821 1161
ABN	54 086 301 831	Fax	(07) 3821 1171
CAR	1286669	Email	office@blueharbour.com.au
Address	Level 1, Raby Bay Harbour, 152 Shore Street West, Cleveland QLD 4163		

Name	Foster Raffan iPlan	Phone	(02) 8350 5850
ABN	23 643 961 620		
CAR	1289385		
Address	Level 6, 8 West Street, North Sydney NSW 2060		

Name	Logiro Unchartered Pty Ltd	Phone	(07) 3164 6222
ABN	32 154 725 747	Email	admin@ewmac.com.au
CAR	421862		
Address	Suite 3.3, 100 Creek Street Brisbane QLD 4000		

*Eureka Financial Group Pty Ltd trades as Eureka Whittaker Macnaught. You can also find information on our Principal Practice at www.eurekawhittakermacnaught.com.au. Tokim Holdings Pty Limited, Logiro Unchartered Pty Ltd (Logiro) and Foster Raffan iPlan Pty Ltd are wholly owned subsidiaries of Eureka Financial Group Pty Ltd.

WHAT WE DO

We can provide advice on the below types of financial products and services. Your Adviser may not be qualified in all of the products and services below. Please refer to their individual Adviser Profile for their qualifications and the advice they can assist you with.

The types of financial product advice our Advisers can provide you:

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- MDA Services
- Retirement savings accounts.
- Superannuation.
- Managed Discretionary Account Services*.
- Self-Managed Super Funds (SMSF)*.
- Margin Lending Facilities*.
- Listed Securities*.

The services our Advisers can provide you:

- Investment strategies including gearing and savings plans.
- Budget and cash flow planning.
- Debt management.
- Superannuation advice, including salary sacrifice and consolidation strategies.
- Self-Managed Super Funds (SMSF)*.
- Personal insurance strategies.
- Centrelink / DVA advice.
- Retirement planning advice.
- Aged Care*.
- Estate planning advice.
- Advice on ownership and structures (e.g. discretionary and family trusts).
- Portfolio review services.
- Ongoing advisory services.

*Accredited Advisers only. Our Advisers may also engage by referral the use of specialists such as (but not limited to) accountants and solicitors.

Our Tax Services

Eureka Whittaker Macnaught Advisers are all listed on the Financial Adviser Register as a Qualified Tax Relevant Provider (QTRP) with Australian Securities and Investments Commission (ASIC). This means that all Advisers of Eureka Whittaker Macnaught can provide tax advice in regard to the strategies and financial products that they recommend to you.

OUR FEES

Fees will be agreed based on your requirements and the complexity of your financial circumstances. All fees charged will be fully detailed in the Letter of Engagement or Statement of Advice you receive and will be agreed with you prior to you becoming liable for them.

We will discuss and agree on the method of payment with you before we provide you with our services. Generally, we will either invoice you directly, or deduct from your investments, or adopt a combination of these methods for the fees payable. Cash transactions will not be accepted.

Fee for Service

Initial Consultation	You may be charged a fee of \$675 (including GST) for your discovery meeting with your Adviser.
Advice Preparation	This fee covers the preparation, presentation and/or implementation of our advice to you. There is a minimum fee of \$4,400 (including GST) for the advice preparation which will increase due to complexity.
Ongoing Review Service	The ongoing advice service we provide to you will depend on the complexity of your situation. We have Ongoing Advice packages that attract different rates of fees relative to the ongoing services provided as outlined in the relevant service package offering.
Hourly Rate Direct Charges	Where other costs outside the above are incurred, your Adviser may charge an hourly rate for financial services. The current rate is up to \$675 per hour or part thereof. Part or all of the initial commissions received from a product provider may be rebated to you if this charging option is used.

Insurance Commissions

Commissions	Insurance commissions may be paid by product providers to Fortnum Advice, who, in turn, may pay a proportion of this to Eureka Whittaker Macnaught. If your Adviser receives a proportion of this remuneration, they will inform you of the amount at the time they provide you with advice.
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Payments we receive

All fees for services paid by you and/or commission paid by product and service providers are paid to Fortnum Advice. The relationship between Fortnum Advice and the Principal Practice is arranged through a flat fee agreement. This agreement stipulates that 100% of the remuneration is paid to the Practice. Therefore, Fortnum Advice will retain 0% and the Principal Practice will receive 100%. Eureka Whittaker Macnaught may share part of this amount with your Adviser.

Your Statement of Advice, Statement of Transaction or Record of Advice will provide further details of amounts paid to Fortnum Advice, Eureka Whittaker Macnaught, and your Adviser.

Payments our Advisers receive

Your Adviser may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- Your Adviser may be paid a salary based on experience, capability and responsibilities within Eureka Whittaker Macnaught.
- Your Adviser may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional. These professionals may be in the same corporate group as Eureka Whittaker Macnaught

We will not receive any referral payments for referrals we make.

We will not make any referral payments for referrals we receive.

OTHER IMPORTANT DETAILS

Managed Discretionary Account Service

Fortnum Advice utilise the Managed Discretionary Account (MDA) Service licensed via arrangement with Fortnum Private Wealth Ltd.

If your Adviser recommends you establish an MDA, at the time of the recommendation they will provide you with a *Fortnum Private Wealth Ltd Managed Discretionary Account Service Financial Services Guide*, which, when an MDA Service is recommended, forms part of our FSG and must be read in conjunction with Part 1 – General Details and Part 2 – Principal Practice Profile. It will provide information about: what an MDA Service is; the documentation you should receive; the risks of the Service; the fees and costs and other important information.

Our Relationships and Associations

The extensive list of products and services approved by Fortnum Advice includes products and services provided by entities with whom Fortnum Advice director, employee, Eureka Whittaker Macnaught and/or your Adviser have a relationship or association, either directly or via a related entity.

We believe that your interests should be placed first and that products and services should only be recommended if it is in your best interests.

However, it is important that you know of, and are comfortable with, those relationships and associations and any benefits that arise.

Our relationship with Tokim Holdings Pty Limited, Logiro Unchartered Pty Ltd and Foster Raffan iPlan Pty Ltd

Tokim Holdings Pty Limited, Logiro Unchartered Pty Ltd (Logiro) and Foster Raffan iPlan Pty Ltd are wholly owned subsidiaries of Eureka Financial Group Pty Ltd ABN 93 062 864 779, which is owned by AZ Next Generation Advisory Pty Ltd (AZNGA).

Tokim Holdings Pty Limited advisers are also Authorised Representatives of Fortnum Advice Pty Ltd AFSL 519190, and they also provide financial planning services to clients.

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

Eureka Whittaker Macnaught advisers 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.

Credit services provided under the 'Wealthmed' brand are provided under the Australian Credit Licence of Yara Lane Finance Pty Ltd (ACL 392272). We may also refer you to Wealthmed Accounting Pty Ltd (Tax Agent No 24677924). Both Yarra Lane Finance and Wealthmed Accounting are part of the AZ NGA Group of companies.

Associations and Directorships

Greg Cook is a Director of Eureka Whittaker Macnaught Pty Ltd, Eureka Financial Group Pty Ltd, Logiro Unchartered Pty Ltd and Tokim Holdings Pty Ltd and a shareholder of AZ Aust Holdings Pty Ltd the group holding company of AZ NGA. Greg Cook may be entitled to receive dividends from AZ Aust Holdings Pty Ltd.

Andrew Jones is a Director of Eureka Whittaker Macnaught Pty Ltd and Eureka Financial Group Pty Ltd and a shareholder of AZ Aust Holdings Pty Ltd the group holding company of AZ NGA. Andrew Jones may be entitled to receive dividends from AZ Aust Holdings Pty Ltd.

Sally Bell is a shareholder of AZ Aust Holdings Pty Ltd the group holding company of AZ NGA. Sally Bell may be entitled to receive dividends from AZ Aust Holdings Pty Ltd.

Daniel Molesworth is a Director of Foster Raffan iPlan Pty Ltd a shareholder of AZ Aust Holdings Pty Ltd the group holding company of AZ NGA. Daniel Molesworth may be entitled to receive dividends from AZ Aust Holdings Pty Ltd.

Robert Wood is a Director of Foster Raffan iPlan Pty Ltd a shareholder of AZ Aust Holdings Pty Ltd the group holding company of AZ NGA. Robert Wood may be entitled to receive dividends from AZ Aust Holdings Pty Ltd.

PROTECTING YOUR PRIVACY

In addition to the Fortnum Advice Privacy Policy, Practice name also has its own Privacy Policy. You may obtain a copy of Eureka Whittaker Macnaught's Privacy Policy by telephoning us on (02) 9460 2288 or by visiting our website at www.eurekawhittakermacnaught.com.au.



Julian Chan (NSW)

Authorised Representative Number	1308290
Phone	02 9460 2288
Email	Julian.Chan@ewmac.com.au
Qualifications	Graduate Diploma of Financial Planning Bachelor of Commerce (Economics)
Professional Memberships	Financial Advice Association Australia (FAAA)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Listed Securities.

Experience

Julian joined Eureka Whittaker Macnaught in 2019 and has completed a Bachelor's degree in Commerce majoring in Economics and a Graduate Diploma of Financial Planning. He maintains a strong focus on guiding pre-retirees through the transition to retirement, including developing personalised retirement strategies, optimising income streams, managing investment portfolios and providing tax-efficient planning. His goal is to provide clarity and confidence to clients as they prepare for the next chapter of life.

Greg Cook (NSW)



Authorised Representative Number	235710
Phone	02 9460 2288
Email	Greg.cook@ewmac.com.au
Qualifications	Diploma of Financial Planning
Professional Memberships	Financial Advice Association Australia (FAAA)
Professional Designations	CFP – Certified Financial Planner

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.

Experience

Greg is a Certified Financial Planner and our Chief Executive. During the last three decades Greg has helped take financial planning from an industry to a profession. He is a member of the Financial Advice Association Australia Conduct Review Commission, the profession's disciplinary body, and is a current member of Kaplan's editorial committee. He has completed leadership studies at Cambridge University, Wharton School and Harvard Business College. Greg loves meeting new clients and helping them achieve their objectives.

Andrew Jones (NSW)



Authorised Representative Number	235711
Phone	02 9460 2288
Email	Andrew.jones@ewmac.com.au
Qualifications	Bachelor of Business (Accounting) Diploma of Financial Planning
Professional Memberships	CPA – CPA Australia Financial Advice Association Australia (FAAA) SSA – SMSF Specialist Advisor
Professional Designations	Certified Public Accountant (CPA)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Listed Securities.

Experience

Andrew is a Senior financial planner and the Chief Financial Officer of Eureka Whittaker Macnaught. Andrew is a self-managed superannuation expert after qualifying as an SMSF Association specialist SMSF Advisor in 2005. Andrew has a passion for creating successful Retirement Road Map plans for individuals, families and small business owners as they look to transition away from the workforce towards the next chapter of their lives. Andrew leads a highly effective team looking after high net wealth families and successful small business operators developing deep and trusting relationships.

Timothy Manwaring (NSW)



Authorised Representative Number	1283284
Phone	02 9460 2288
Email	Tim.manwaring@ewmac.com.au
Qualifications	Bachelor of Applied Finance/Bachelor of Commerce - Professional Accounting Graduate Diploma of Financial Planning SMSF Specialist Advisor Program (SSA™)
Professional Memberships	Financial Advice Association Australia (FAAA)
Professional Designations	CFP – Certified Financial Planner

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Listed Securities.

Experience

Tim has worked in financial services since 2017 and has experience in superannuation, insurance, retirement funding and investment advice. Whilst Tim has the aptitude to provide advice in all of the above areas, he specialises in providing pre-retirement advice to individuals and couples aged between 50 to 65 who are looking to ensure they are appropriately positioned to live the life they want in retirement. Tim has completed a double degree in Commerce and Applied Finance – Professional Accounting, a Graduate Diploma of Financial Planning and the FASEA Professional Year, in addition to the Certified Financial Planner Qualification. With his strong attention to detail and focus on delivering excellent outcomes for clients, Tim's career is progressing quickly.

Ben Parnell (NSW)



Authorised Representative Number	1245113
Phone	02 9460 2288
Email	Ben.Parnell@ewmac.com.au
Qualifications	Bachelor of Arts (Business Economics) – Honours Advanced Diploma of Financial Planning
Professional Memberships	Financial Advice Association Australia (FAAA)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.

Experience

Ben began his career in the financial services industry with Eureka Whittaker Macnaught in 2011, after moving to Australia from the UK in 2010. Deciding to settle here, Ben has worked his way up through the business across a number of roles, which equipped Ben with all the necessary skills to excel in his role as Financial Planner since 2016. Ben draws motivation from seeing clients achieve their goals and aspirations and believes in long term relationships with clients, helping them to stay on track through all of life's ups and downs with a sound and adaptable financial plan.

Sally Bell (QLD)



Authorised Representative Number	440970
Phone	07 3164 6222
Email	Sally.bell@ewmac.com.au
Qualifications	Master of Applied Finance Graduate Diploma of Financial Planning Aged Care
Professional Memberships	Financial Advice Association Australia (FAAA)
Professional Designations	CFP – Certified Financial Planner Aged Care Specialist

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Aged Care.
- Margin Lending Facilities.
- Listed Securities.

Experience

Sally is a Certified Financial Planner and Chief Operating Officer at Eureka Whittaker Macnaught. Sally's focus is in providing specialist advice in Aged Care, along with supervision of Professional Year candidates at Eureka Whittaker Macnaught. If you are seeking other types of financial advice, these services are available from her adviser colleagues.

Joanna Moss (QLD)



Authorised Representative Number	1240905
Phone	07 3164 6222
Email	Joanna.moss@ewmac.com.au
Qualifications	Bachelor of Economic & Social Studies (Business & Management) Advanced Diploma of Financial Planning Aged Care
Professional Memberships	Financial Advice Association Australia (FAAA) RIAA - Responsible Investment Association of Australasia
Professional Designations	Aged Care Specialist

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Aged Care.
- Margin Lending Facilities.

Experience

Joanna began her career in the financial services industry in 2005 in UK retail banking. Having settled in Australia, Joanna began working with Whittaker Macnaught in 2012 and continued on to join Eureka Whittaker Macnaught in 2013. Joanna enjoys getting to know her clients and helping them achieve their aspirations through holistic and tailored financial planning. She values long-term relationships and empowering clients to make sound financial decisions which are in their best interests. Joanna believes in strategic financial planning that is reviewed and adjusted as life changes and that a well-designed financial plan will stand the test of time. Joanna is one of Eureka Whittaker Macnaught's Aged Care Specialist planners.

Christopher John Shiels (QLD)



Authorised Representative Number	305716
Phone	07 3164 6222
Email	Chris.Shiels@ewmac.com.au
Qualifications	Bachelor of Business
Professional Memberships	Graduate Diploma of Financial Planning Financial Advice Association Australia (FAAA)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- MDA Services
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Margin Lending Facilities.
- Listed Securities.

Experience

Chris started working in the financial industry as an adviser in 2006. Since then, he has developed a deep expertise in arranging and managing investment strategies for clients from all walks of life. Be careful, asking him about how the investment strategies work because he might just tell you and then you'll have to sit through an economics lesson! If you're interested in that, good for you, if not you'll probably spend your time wondering how this guy gets so excited about this stuff.

Chris lives in leafy suburban Brisbane with his wife, a dog, a cat and too many bicycles that haven't been ridden in quite some time.

He holds a Bachelor of Business and Graduate Diploma of Financial Planning.

Amber Simpson (QLD)



Authorised Representative Number	293784
Phone	07 3164 6222
Email	Amber.simpson@ewmac.com.au
Qualifications	Master of Financial Planning Aged Care Accreditation
Professional Memberships	Financial Advice Association Australia (FAAA)
Professional Designations	CFP – Certified Financial Planner

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Margin Lending Facilities.
- Listed Securities.
- Aged Care

Experience

Amber's financial services experience spans over 20 years, having held positions in lending, paraplanning and Financial Planning within major Australian businesses. She aims to be your trusted financial adviser, to offer a sounding board for your ideas, to challenge you to achieve your goals, to support you through difficult times, and to celebrate with you. She enjoys solving financial planning challenges, especially helping small business owners and professionals create their financial future. In addition, Amber has a particular interest in empowering women through financial literacy.

Kellie Treweek (QLD)



Authorised Representative Number

429280

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Qualifications

Master of Financial Planning
Graduate Diploma of Financial Planning
Accredited Listed Product Adviser Program (ALPA)
Aged Care
Self-Managed Superannuation Funds (SMSF)
Financial Advice Association Australia (FAAA)

Professional Memberships

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- MDA Services
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Listed Securities.
- Aged Care
- Gearing

Experience

Kellie gains energy from 'joining dots' for others, making things happen effortlessly that appear overwhelming. It's an intrinsic talent that draws on her resourcefulness and aligns her technical know-how with her need to nurture.

Joining our team in 2024 as part of the merger between Eureka Whittaker Macnaught and Logiro, Kellie previously spent close to 7 years with Logiro as a Senior Financial Strategist. She's been involved in the financial planning industry since 2002, utilising her broad skill set in a variety of roles. This has included operating her own successful financial planning practice in inner city Brisbane, and assisting other practices with strategy development, business development, practice management and process improvement.

She appreciates how vulnerable clients feel entering an advice relationship and she forms trusted relationships with her clients so they can concentrate on their own area of expertise, while outsourcing the complexities of wealth management, protection and transfer to a specialist. Helping her clients with strategic decisions and working with other professionals to ensure a cohesive outcome for clients and their family is her strength.

Kellie holds a Master of Financial Planning and specialist accreditation in self-managed superannuation funds and aged care.

Liam Roche (QLD)



Authorised Representative Number

1310484

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Qualifications

Bachelor of Commerce – Finance/Financial Planning

Professional Memberships

Financial Advice Association Australia (FAAA)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.

Experience

Liam Roche is currently a Provisional Financial Adviser and is completing their work and training requirements under the Professional Year program.

The Supervisor of Liam Roche is Sally Bell and must ensure appropriate supervision of advice given by the provisional relevant provider. Sally Bell can be contacted at Sally.bell@ewmac.com.au or via phone on 07 3164 6222.

Rosie McPhail (QLD)



Authorised Representative Number	1315968
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Qualifications	Graduate Diploma of Financial Planning

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.

Experience

Rosemary McPhail is currently a Provisional Financial Adviser and is completing their work and training requirements under the Professional Year program.

The Supervisors of Rosemary McPhail are Joanna Moss and Christopher Shiels and must ensure appropriate supervision of advice is given by the provisional relevant provider.

Joanna Moss can be contact at joanna.moss@ewmac.com.au and Christopher Shiels can be contacted at chris.shiels@ewmac.com.au or both via phone on 07 3164 6222

Megan Neale (QLD)

Authorised Representative

1003466

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Phone

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Email

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Qualifications

Graduate Diploma of Financial Planning
Advanced Diploma of Financial Planning
Diploma of Financial Services Financial
Planning
Self-Managed Super Funds
Securities

Professional Memberships

Financial Advice Association Australia (FAAA)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF)
- Listed Securities
- Aged Care

Experience

Megan holds a Graduate Diploma of Financial Planning, Advanced Diploma in Financial Planning and is currently studying her Masters. She is an active member of The Financial Advice Association Australia (FAAA).

She has been working in the Financial Planning industry since 2008 and she has been an Authorised Representative to provide financial advice to clients since 2012. Having worked her way from the ground up in the industry, she has the experience and education to assist clients in meeting their objectives.

Megan is also authorised to provide advice under Your Wealthy Life.

Michael Schnabel (QLD)

Authorised Representative Number

247605

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michael@wealthmed.com.au

Qualifications

Diploma of Financial Planning
Margin Lending and Geared Investments
AMP & ICFS Specialist SMSF course
Accredited Aged Care Professional

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- MDA Services
- Retirement savings accounts.
- Superannuation.
- Listed Securities.
- Self-Managed Super Funds (SMSF)
- Aged Care
- Margin Lending Facilities.

Experience

Michael is an experienced planner with an impressive career spanning more than 30 years. He brings optimism and enthusiasm to everything he does and truly enjoys making a positive impact on his retiree clients and colleagues alike.

Michael likens his approach to financial planning to his extensive sprinters coaching experience – believing that big goals are achieved by setting smaller, bite-sized goals, and staying accountable along the journey. He embodies a values-based philosophy and encourages his clients to establish a plan that will maximise the use of their resources and achieve their greatest joys.

Michael completed his Diploma of Financial Planning in 1997. That same year, he achieved the highest recognition in the industry by admission as a Certified Financial Planner with the Financial Planning Association.

Outside of work, you'll find Michael at the beach, where he starts most days with exercise, or in his kitchen exploring his passion for home cooking. He also thoroughly enjoys travelling with his family, particularly exploring diverse cultures and cuisines.

Rory O'Neill (QLD)


Authorised Representative Number	1294551
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Email	rory@wealthmed.com.au
Qualifications	Bachelor of Commerce (Financial Planning and Accounting) Certificate IV in Finance & Mortgage Broking

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- MDA Services
- Retirement savings accounts.
- Superannuation.
- Listed Securities.
- Self-Managed Super Funds (SMSF)

Experience

Rory is a Financial Advisor who specialises in wealth accumulation and retirement planning. He is passionate about helping his clients strike the perfect balance in realising both their financial and lifestyle goals, whilst delivering an exceptional client experience.

Rory's expertise includes an intricate understanding of his medical professional clients. This is backed by more than three years working with a doctor-dominant clientele.

He most enjoys partnering with clients to build their wealth and financial freedom through highly personalised and goal-oriented strategies, whilst also growing their own understanding of the process along the way.

Outside of work, Rory enjoys spending time outdoors, whether it be going to the beach, cycling, running, or camping. You'll usually find him accompanied by his Labradoodle, Dougal. Although he loves the sunshine state's beautiful weather year-round, you'll also find him chasing winter to enjoy snow skiing both within Australia and overseas.



Daniel Molesworth



Authorised Representative Number	338021
Phone	(02) 8350 5851
Email	danielm@fosterraffaniplan.com.au
Qualifications	Bachelor of Finance Diploma of Financial Planning (FPA) Diploma in Law Cert IV in Finance & Mortgage Broking Accredited Listed Product Adviser (ALPA) Program Aged Care Margin Lending SMSF
Professional Memberships	Financial Advice Association Australia (FAAA)
Professional Designations	Certified Financial Planner™ (CFP®)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Managed Discretionary Account Services
- Self-Managed Super Funds (SMSF)
- Aged Care
- Margin Lending Facilities
- Listed Securities

Experience

Daniel Molesworth is highly respected, qualified and experienced planner who is passionate about helping his clients reach their financial and lifestyle goals.

Daniel established Iplan Financial Planning in 2009 after working as a Senior Financial Planner with CFP since 2001. Daniel and Rob first worked together at CFP in 2003. In 2021 they decided to merge their respective businesses – Iplan Financial Planning and Foster Raffan Financial Services. They believe the new structure provides a superior offering of wealth management tools. From 1 July 2021, Iplan Financial Planning Pty Ltd has transitioned into Foster Raffan iPlan Pty Ltd.



Robert Wood



Authorised Representative Number	340520
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Email	robwood@fosterraffaniplan.com.au
Qualifications	Bachelor of Commerce (Accounting & Finance) Diploma of Financial Services Advanced Diploma of Financial Services (Financial Planning) Margin Lending and Geared Investments
Professional Memberships	Financial Advice Association Australia (FAAA)
Professional Designations	Certified Financial Planner™ (CFP®)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Managed Discretionary Account Services
- Self-Managed Super Funds (SMSF)
- Margin Lending Facilities
- Listed Securities

Experience

Rob is a Certified Financial Planner who provides comprehensive advice to help meet your financial needs. Rob started in the industry in the graduate program at CFP, where he met Daniel. Rob went on to become a financial planner with Commonwealth Bank. From there he worked at Jaques Stanmore Financial Advisors, before joining Foster Raffan in 2011. In 2017 he helped establish Foster Raffan Financial Services.

In 2021, Daniel and Rob decided to merge their respective businesses – Iplan Financial Planning and Foster Raffan Financial Services. They believe the new structure provides a superior offering of wealth management tools. From 1 July 2021, Foster Raffan Financial Services Pty Limited has transitioned into Foster Raffan iPlan Pty Ltd.



Christine Watson



Authorised Representative Number	1297371
Phone	(02) 8350 5845
Email	christine@fosterraffaniplan.com.au
Qualifications	Graduate Diploma of Financial Planning Bachelor of Commerce (Accounting and Finance) Bachelor of Science SMSF
Professional Memberships	Financial Advice Association Australia (FAAA) Chartered Accountants Australia and New Zealand
Professional Designations	Financial Planner (AFP®) Chartered Accountant (CA)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Managed Discretionary Account Services
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF)
- Aged Care
- Listed Securities

Experience

Christine initially joined Foster Raffan as a graduate accountant in 1999 and went on to become a Chartered accountant and manager. In 2018, Christine joined the team at Foster Raffan Financial Services and began her journey towards becoming an adviser. Christine holds a Graduate Diploma of Financial Planning, and a Bachelor of Commerce (Accounting and Finance).

Andrew Robert Taylor

**Authorised Representative
Number**

1270242

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Email

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Qualifications

Master of Economics
Advanced Diploma of Financial Planning
Diploma of Financial Planning
Graduate Certificate in Management
Accredited Listed Product Adviser Program (ALPA)

Professional Memberships

Financial Advice Association Australia (FAAA)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Managed Discretionary Account Services.
- Listed Securities.
- Aged Care

Experience

Joining the team in 2015, Andrew hails from a strong analytical background and holds a master's degree in economics from the University of New England and a Graduate Certificate in Management as well as membership to the Financial Advice Association Australia. Andrew's attention to detail and thorough approach, coupled with his natural ability to build rapport quickly, enables him to best support his clients with their financial health.

Anthony Paul Kane



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Qualifications	Bachelor of Economics Diploma of Financial Services (Financial Planning) SMSF Regulations and Taxation

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Managed Discretionary Account Services.
- Listed Securities.
- Self-Managed Superannuation Funds

Experience

An established member of the Blue Harbour team, Anthony's background in both the financial planning world and time in the defence force, has shaped his drive to show others how solid financial planning strategies can make a substantial difference. He has earned a Bachelor of Economics, a Diploma of Financial Services (Financial Planning) and is current working towards his Master of Financial Planning. Anthony offers straight talking tailored advice without the jargon, to help clients understand their options and opportunities. Anthony helps singles, couples, and families to shore up their financial future, with a particular focus on helping members of the Australian Defence Force and Emergency Services.


David Paul Cooper
**Authorised Representative
Number**

1002793

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Qualifications

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Services (Financial Planning)

Graduate Diploma of Financial Planning Aged Care

Professional Memberships

Financial Advice Association Australia (FAAA)

Professional Designations

Certified Financial Planner™ (CFP®)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Managed Discretionary Account Services.
- Retirement savings accounts.
- Superannuation.
- Listed Securities.
- Aged Care

Experience

A new member of our Blue Harbour team, David brings 20 years of experience as a Financial Adviser and holds the Graduate Diploma of Financial Planning. David is a member of the Financial Advice Association Australia and holds the Fellow Chartered Financial Practitioner designation, he has also successfully completed the industry FASEA exam.

David has a strong background in Financial Services gained over 21 years with a Major Australian Bank, David is passionate about Financial Advice and believes that building trust and strong relationships with clients is the key to helping them achieve their Financial and Lifestyle goals.


Kate Price
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Number**

1299629

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Qualifications

Bachelor of Financial Planning
Margin Lending
Self-Managed Superannuation Funds (SMSF)
Accredited Listed Product Adviser (ALPA)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Margin Lending
- Self-Managed Superannuation funds
- Securities

Experience

Kate Price has recently completed her professional year to become a Financial Adviser after working in the industry for over 13 years. Kate has worked in both corporate licensees and boutique financial advice practices in client services and technical roles bringing together knowledge and experience in a wide variety of aspects in financial advice.

Kate enjoys getting to know her clients on a personal level and aims to make the complex simple to involve them in the process to help them achieve their goals.

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