



# FINANCIAL PLANNING FINANCIAL SERVICES GUIDE (Part 1)

**Date of issue 1 November 2018 - Version 11.0**

InterPrac Financial Planning Pty Ltd ABN 14 076 093 680  
Australian Financial Services Licence Number: 246638  
Level 8, 525 Flinders St Melbourne Vic 3000  
Phone: (03) 9209 9777

## What is a Financial Services Guide?

We understand how important financial advice is and wish to thank you for considering choosing an InterPrac Financial Planning adviser to assist you in identifying and achieving your financial goals.

This Financial Services Guide - Part 1, together with the Adviser Profile - Part 2, are designed to help you get to know InterPrac Financial Planning Pty Limited and our Authorised Representative (Adviser), a little better. This will help you decide whether you would like to use our financial services and explain what to expect and how much you can expect to pay for those services.

Our Advisers are required to provide these documents to you **prior** to providing any personal financial advice, products and/or services.

The Financial Services Guide - Part 1 contains information about:

- InterPrac Financial Planning as a licensee.
- The financial services we offer and how we provide advice and make recommendations.
- Fees, commissions, charges and other benefits that may be paid to us.
- The collection and handling of your personal information (our Privacy Policy).
- What to do if you should have a concern or complaint about our service.

The Adviser Profile - Part 2 contains important information about your Adviser. This includes their Authorised Representative number, accreditations, qualifications and experience, areas of advice and types of financial services they can provide. It also details how they get paid and fees that you may be charged. If you have not yet received an Adviser Profile, please ask your adviser for a copy or contact InterPrac Financial Planning head office.

### Acknowledging receipt and explanation of the Financial Services Guide and Adviser Profile

It is important that you acknowledge that your Adviser has provided you with a copy of this Financial Services Guide (Part 1) and Adviser Profile (Part 2) and **explained their contents** to you. To assist in this process, please sign, date and return the acknowledgement form on the last page of this document to your Financial Adviser.

## About InterPrac Financial Planning

InterPrac Financial Planning was established in 2004 to work with accountants and like minded financial planners for whom the relationship will always be with the client. Over the years we expanded our services for the benefit of our

Advisers and their clients. InterPrac Financial Planning won the IFA Excellence Award Dealer Group of Year for 2017 and 2018 by a judging panel of independent industry leaders.

To continue to provide the support and training to our national network of Advisers, in December 2017 InterPrac became part of the listed Financial Services entity Sequoia Financial Group Ltd ASX Market Participants (SEQ). That provides InterPrac advisers and their clients access to dedicated broking and listed equity support as well as access to Initial Public Offerings (IPO's). In addition to retaining access to general insurance, finance brokers, SMSF admin and NTAA Corporate for the provisions of company trusts and super fund documents.

Sequoia Financial Group Ltd consists of:

- Morrison Securities Pty Ltd
- Sequoia Wealth Management Pty Ltd
- InterPrac General Insurance Pty Ltd
- NTAA Corporate Pty Ltd
- SMSF Engine Pty Ltd
- Sequoia Superannuation Pty Ltd
- Sequoia Asset Management Pty Ltd
- Finance Network News Pty Ltd
- Sequoia Specialist Investments Pty Ltd
- Sequoia Direct Pty Ltd
- Bourse Data Pty Ltd
- Sequoia Corporate Finance Pty Ltd
- My Own Super Fund Pty Ltd

InterPrac Financial Planning will continue to act under its existing licence and management-yet be able to draw on the experience, financial strength and opportunities that an ASX listed group can offer.

InterPrac Financial Planning and its Advisers will always act in your best interests. All strategies and products used will address your personal circumstances and needs.

InterPrac Financial Planning is responsible for the financial services provided by our Advisers and have authorised the distribution of this Financial Services Guide - Part 1 and Adviser Profile - Part 2.

InterPrac Financial Planning contact details:

**InterPrac Financial Planning Pty Ltd**  
Australian Financial Services Licence: 246638  
Level 8, 525 Flinders St Melbourne Vic 3000  
Phone: (03) 9209 9777

## Financial Services we can provide

InterPrac Financial Planning is licensed to provide financial advice on:

- Deposit Products;
- Interests in Managed Investment Schemes including Unit Trusts, Investment Bonds, Property Trusts, Growth

Funds, Balanced Funds, Index Funds, Government Bonds, Debentures and Cash Management Accounts;

- Securities and Derivatives limited to old law options contracts and warrants.
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- Retirement Planning including aged care and estate planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance;
- Standard Margin Lending.

The Adviser Profile - Part 2 details specific services your Adviser is able to advise on.

## What is the Financial Advice process?

InterPrac Financial Planning recommends your Adviser follows a step-by-step process in meeting with you.

**Step 1:** Introduce our services and provide you with a Financial Services Guide (Part 1) and Adviser Profile (Part 2).

**Step 2:** Gather information to assist in identifying your goals and any potential financial issues.

**Step 3:** Prepare and present you a Financial Plan (Statement of Advice).

**Step 4:** Once you authorise the "Authority to Proceed", your Adviser implements your Financial Plan.

**Step 5:** Discuss an ongoing service and review program with you.

These steps will occur over a number of meetings, in line with your needs.

## What can I Expect?

Your Adviser is committed to providing quality financial advice and a choice of products and/or services to suit your circumstances. Whilst we are licensed to provide a range of services, we are also obliged under law to have a reasonable basis for our advice and to act in your best interests when providing financial advice, addressing your needs and the solutions you want us to assist you with. We will not compromise on our advice and will take this responsibility very seriously.

In order to achieve this, your Adviser will need to determine your needs, objectives and relevant financial circumstances before providing advice, products and/or services to you. You will be asked to provide accurate information and to keep your adviser updated on any changes to your circumstances to ensure the advice provided and products recommended remains relevant to your personal situation.

You have the right not to divulge any information should you wish not to do so, however, in such cases, your adviser will

warn you about the possible consequences of not providing relevant personal and financial information and how this may impact the quality and reliability of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they cannot do so adequately with the information provided.

Before providing any financial products and/or services to you, we are also required to verify your identity in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. Your adviser will let you know what documentation is needed to meet these customer identification requirements.

Subject to its appropriateness for you, any product recommended to you by your Adviser must be included on InterPrac Financial Planning's Approved Products List. This list is constructed and maintained by the InterPrac Financial Planning Investment Committee, using ratings and reports from leading research groups.

The purpose of the list is to ensure that:

- Recommended product providers have the necessary skills, resources and experience to achieve their stated investment objectives and
- Our Advisers have a broad range of researched products to select from in meeting the diverse needs of their clients.

In instances where your Adviser may need to consider products outside the Approved Products List, they may apply to InterPrac Financial Planning for special consideration.

To ensure that you remain on track to meet your short to long-term needs and objectives, it is vital to periodically review your financial advice, products and/or services based on your needs, objectives and circumstances to be sure they remain relevant. Your adviser may offer and recommend an annual comprehensive personal review service. This service updates the advice in line with your needs and implements any changes which you have agreed upon. A fee may be charged for the ongoing advice and management of your financial affairs. Your adviser will provide you with details of any such fees applicable to you in your Adviser Profile.

## Does everything need to be in Writing?

Your adviser may accept instructions from you via phone, letter, email or fax. In some instances, your adviser can only accept written instructions from you, and they will let you know when this happens.

Your adviser is required to maintain a paper or electronic record of your personal information, including details of your relevant personal circumstances. Your adviser is also required to maintain records of documentation for any financial advice given to you in the course of taking instructions from you, as well as any documents containing

advice they have provided you. Please see our **Privacy Policy** regarding the care of this information.

## What Financial Advice Documents can I expect?

In providing you financial advice, these are some of the documents you may receive from your adviser:

- Statement of Advice
- Record of Advice
- Fee Disclosure Statement

When you are provided with personal advice that considers your needs, objectives and relevant financial circumstances, you will receive a **Statement of Advice**. The Statement of Advice sets out the specific advice given to you, including any recommendations about particular financial products and services, and the basis on which those recommendations are made. The Statement of Advice also provides information on the amount of any commissions and other fees payable in respect of financial products recommended to you in connection with this advice.

Under certain circumstances your financial adviser may provide you with a **Record of Advice**, rather than a Statement of Advice. A Record of Advice performs a similar function to a Statement of Advice, but is typically a shorter, more informal document.

Where an ongoing advice fee is charged by your adviser, a **Fee Disclosure Statement** may be provided annually. The Fee Disclosure Statement contains services promised to be provided, services received, and services paid for. You will also be required to sign and return an Opt-In agreement every 24 months to acknowledge the acceptance of the ongoing service and fee arrangement.

Should you misplace your documentation, you may request in writing, a copy of any advice document you received, up to seven years after the advice has been given. Please refer to the **Privacy Policy – Access to Personal Information** for details on requesting a copy of your documentation.

## What Fees & Charges can I expect?

InterPrac Financial Planning prefers our Advisers are paid on a fee for service basis. In some instances, insurance providers and fund managers may pay brokerage or commission. Depending on the provider, all fees and commissions are paid directly to InterPrac Financial Planning on a fortnightly, monthly or quarterly basis. InterPrac Financial Planning retains a portion of the fees and commissions income generated by each Adviser. InterPrac then pay the balance of the fee and commission income to your Adviser.

Please refer to the Adviser Profile - Part 2 which sets out the specific details of payments to your Adviser and/or any third parties, and the fees you may be charged.

InterPrac Financial Planning receives payments or benefits from certain product providers in return for granting opportunities to participate in events such as Professional Development days. These payments are only to offset the cost of providing education and training for our advisers.

InterPrac Financial Planning from time to time receives marketing allowances from Diversa, Hub 24 (Investor 1<sup>st</sup>) and NetWealth. Please note that these allowances are not an additional cost to the client, they are paid directly by the product provider to offset costs incurred by InterPrac Financial Planning and where relevant will be detailed in a Statement of Advice.

InterPrac Financial Planning and its Advisers are prohibited from accepting gifts or inducements over \$300. Any benefit given to InterPrac Financial Planning between \$100 to \$300 will be recorded in a Gifts Register. A copy of your adviser's and InterPrac Financial Planning's registers are available on request. If you wish to inspect either register, please contact your adviser or our Head Office.

## Referral Fees

InterPrac Financial Planning and its Advisers work closely with many professional people and organisations such as accountants and solicitors. Where referrals are received from these sources, a referral fee may be paid. Please note, referral fees are not a separate charge to you, they are paid from the fees received by InterPrac Financial Planning.

## What to do if I have a Complaint

InterPrac Financial Planning is committed to providing quality financial services in an efficient and honest manner. We take all complaints seriously, and have developed a formal complaints handling process to deal with any complaints from our clients. A copy of the "Complaints Handling Policy and Procedures" is available from your Adviser or InterPrac Financial Planning. If you do have a complaint:

1. Please contact your Adviser directly to discuss the issue and seek a resolution.

If the complaint cannot be resolved by talking to your Adviser, please contact InterPrac Financial Planning Head Office directly:

**The Complaints Officer**  
**InterPrac Financial Planning Pty Ltd**  
Level 8, 525 Flinders Street  
Melbourne Vic 3000  
Phone: (03) 9209 9777

We will acknowledge the complaint within two business days.

2. We will then investigate the complaint and respond to you within 45 days. We will notify you if the complaint is more complex in nature and likely to require an extension to thoroughly investigate the complaint and resolve it.
3. If InterPrac Financial Planning is not able to resolve your complaint to your satisfaction, you have the right to lodge a complaint with the Australian Financial Complaints Authority, a dispute resolution service for the financial planning industry.

**Australian Financial Complaints Authority**

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

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

Prior to Australian Financial Complaints Authority InterPrac Financial Planning has been a member of Financial Ombudsman Service scheme. Any existing unresolved matters under the previous scheme will continue to be handled under the Financial Ombudsman Service Terms of Reference by Australian Financial Complaints Authority until they are resolved.

Additionally, ASIC has an information line on 1300 300 630 which you may use to obtain information about your rights and to make a complaint.

## Professional Indemnity Insurance

All InterPrac Financial Planning Advisers are covered by Professional Indemnity Insurance as required by the Corporations Act, meeting ASIC requirements and covering present and past Authorised Representatives (Advisers).

## Privacy Policy

The privacy of our clients and their personal information is an important issue for InterPrac Financial Planning. All information is collected, held and used by us in the strictest confidence and pursuant to the InterPrac Privacy Policy. The following policy outlines how InterPrac complies with the Australian Privacy Principles, and how we collect, use, disclose and manage personal information.

### Confirming your identity

In accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, InterPrac Financial Planning are required by law to collect and maintain identification documents such as Drivers' Licences and Passports that allow us to satisfactorily confirm your identity.

## Collection of Information

- InterPrac Financial Planning collects and holds your personal information for the sole purpose of providing financial services to you, and discharging our legal obligations.
- If the information you provide to us is inaccurate or incomplete, it may impact the quality and appropriateness of our recommendations.
- Where we are arranging insurance and/or investment products for you, we will be required to collect and lodge relevant information for the purposes of those applications.
- Where you provide us with information about another person, such as your nominated beneficiary, you must ensure that they are aware information has been provided to us and of the existence of this document.

## Use and Disclosure

We will only use or disclose your personal information in the following circumstances:

- For the purpose of providing you with financial services, or in arranging for the application of insurance or investments on your behalf;
- Where you provide your consent, either expressly or implied by your behaviour, for information to be provided to a third party (eg your accountant);
- Where we are required by law;
- Where we are using the information in a direct marketing communication (you will have the option of electing not to receive direct marketing materials).

## Quality of Information

We will make every effort to ensure that the personal information we collect is accurate, complete and up-to-date, however we will rely on you informing us if your personal details change.

## Security of Information

We will take reasonable steps to protect the personal information we hold from misuse, loss, and from unauthorised access, modification or disclosure. Where your personal information is no longer needed, and we are not required by law to maintain it, we will ensure that it is securely and permanently destroyed.

## Access to Personal Information

You may at any time request access to your personal information from the past 7 years, that we hold.

We will endeavour to comply with your request as soon as possible, which would normally be within a period of 14 days. In most cases there will be no charge for providing such information, however, requests involving large amounts of information may incur a handling fee.

#### **Contacting InterPrac Financial Planning**

If you have a complaint in regards to the collection or use of your personal information, or have an enquiry about this Privacy policy, please write to:

**Privacy Officer**  
**InterPrac Financial Planning Pty Ltd**  
Level 8, 525 Flinders Street  
Melbourne Vic 3000  
Phone: (03) 9209 9777  
Email: [planning@interprac.com.au](mailto:planning@interprac.com.au)

# ELEVATE FINANCIAL PLANNING PTY LTD

## FINANCIAL PLANNING

### **FINANCIAL SERVICES GUIDE (Part 2)**

#### Adviser Profile

**Date of issue 14 October 2019 - Version 11.1**

The financial services offered in this Guide are provided by:



**Marnie Musa**

Authorised Representative No. 1002704

**Elevate Financial Planning Pty Ltd** ABN 65 629 888 571

Level 3, 162 Collins Street Melbourne VIC 3000

PO Box 371 Williamstown VIC 3016

**Phone** 0447 738 103 **Email** [marnie@elevatefp.com.au](mailto:marnie@elevatefp.com.au)

**Web** [www.elevatefinancialplanning.com.au](http://www.elevatefinancialplanning.com.au)

InterPrac Financial Planning Pty Ltd ABN 14 076 093 680

Australian Financial Services Licence Number: 246638

Level 8, 525 Flinders St Melbourne Vic 3000

Phone: (03) 9209 9777

## About Your Adviser Profile

We understand how important financial advice is and wish to thank you for engaging an InterPrac Financial Planning adviser to assist you in identifying and achieving your financial goals and objectives.

To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you **prior** to providing any personalised financial advice, products and services.

These documents provide you with information regarding the financial planning advice process and charging model used by **Marnie Musa**, Authorised Representative No. **1002704** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Marnie Musa** to prepare financial advice for you.

**Marnie Musa operates under Elevate Financial Planning Pty Ltd**, which is Corporate Authorised Representative No. 1270324.

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact InterPrac Financial Planning head office.

## About Elevate Financial Planning Pty Ltd



Elevate Financial Planning's mission is to help you **plan** for your future, **control** your finances and **achieve** wealth which is aligned to what you want in life.

What this means is that Elevate has a foremost commitment to align your money with your ideal life.

First, Elevate seeks to understand where you are today and where you want to be in the future. Elevate wants to know what a great life looks like to you; what elements are most important and what could possibly get in the way.

Then Elevate seeks to provide you with a financial plan that connects your current financial circumstances and future financial potential with your ideal life - both today and in the future.

When putting together your unique financial plan, Elevate will consider the below foundational financial topics, as well as other matters which are unique to your circumstances;



Elevate is dedicated to providing you with the best possible outcomes, within the opportunities of your current financial circumstances, goals, objectives and budget.

Elevate has a flexible service offering, allowing you to choose a service level that works for you.

Elevate is comprehensive in terms of the financial topics and products it is experienced to discuss. However, where you have specific needs outside the scope of our services, we will introduce you to external providers who can help you.

Elevate is strategic, ethical and has your best interests at heart. Advice and fees will always be based on the value we can add to your current situation.

Elevate operates with honesty, integrity and no conflicts of interest. With Elevate Financial Planning, you are in trusted hands.



## About Your Adviser



**Marnie Musa**  
**A fresh face for financial advice**  
Acting in your best interest

Hi, I'm Marnie Musa, the founder of Elevate Financial Planning, a business dedicated to providing you with tailored financial advice to reach your financial and lifestyle goals.

I do this job because I love it. I strive to make a real difference in other people's lives by translating my education, experience and compassion into advice and services that help you make the most out of your money.

I live in a beach suburb of Melbourne with my partner and our son. When I'm not working, you will find me at the rock pools with our son searching for crabs, going for family walks to our local parks, playgrounds, supermarket and cafés, as well as spending time with our extended family and friends. I love the great outdoors and relish any opportunity to immerse myself in nature.

In my life, I have received great advice from many people and I am committed to paying it forward, where appropriate.

Growing up, my amazing single mother taught me the importance of budgeting and living within our means, while still enjoying life. She is now retired, debt free and spends her days pottering in the garden and travelling the world with her husband.

More recently, my partner has taught me the importance of knowledge, self-belief and hard work; to challenge conventional wisdom, to invest your money prudently, to give back to our planet and most importantly, to get things done.

My son gave me the motivation to set up Elevate Financial Planning and my good friend Michelle taught me to live my life aligned to my passions.

That is a lot of great advice from a lot of great people. I believe great financial advice helps you make great financial decisions, so you can enjoy the associated lifestyle and financial benefits.

I'm here to provide you with quality personal financial advice so that you can make great financial decisions.

I will help you establish and maintain excellent financial foundations and save you time by handling what, for most,

is an arduous task. This allows you to focus on living and enjoying life, knowing your financial future has been well thought out. I will guide you through your options and help you make informed decisions so that you can make the most out of your money to achieve your goals and aspirations.

I am highly trained in the fields of financial planning and investment management. My qualifications include;

- Graduate Diploma of Financial Planning (Kaplan 2014);
- Subject award winner - Client Engagement Skills (2014);
- Masters of Financial Planning (Kaplan 2016);
- Super Concepts ICFS Specialist SMSF course (University of Adelaide 2013 and 2018);
- Tax for Financial Advising (Kaplan 2018).

I have over 10 years industry experience, including;

- Stockbroker Assistant at Macquarie Private Wealth from 2007 – 2011;
- Senior Paraplanner and investment committee member at Citadel Wealth Solutions from 2011 – 2013;
- Advice Specialist (Financial Planner) at Macquarie Private Wealth from 2013 – 2017;
- Sole proprietor of Elevate Financial Planning Pty Ltd from 2018 – current.

I am authorised by InterPrac Financial Planning Pty Ltd to provide financial services on their behalf and I am registered with the Tax Practitioners Board (TPB) to provide tax (financial) advice.

**Marnie Musa**

**Authorised Representative No. 1002704**

**Elevate Financial Planning Pty Ltd**

**Level 3, 162 Collins Street, Melbourne VIC 3000**

**PO Box 371 Williamstown VIC 3016**

**Phone: 0447 738 103 Email: [marnie@elevatefp.com.au](mailto:marnie@elevatefp.com.au)**

**Web: [elevatefinancialplanning.com.au](http://elevatefinancialplanning.com.au)**

## Financial Services Your Adviser Provides

The financial products on which **Marnie Musa** can provide advice comprise:

- Deposit products;
- Managed investment schemes - including unit trusts, investment bonds, direct shares, property trusts, growth funds, balanced funds, indexed funds and cash management accounts;
- Share market investments;
- Tax effective investments;
- Margin lending (subject to client understanding of margin lending gearing);
- Investor directed portfolio services (IDPS);
- Superannuation - including allocated pensions, industry company and personal superannuation funds, self-

managed superannuation funds and defined benefit superannuation funds;

- Retirement savings accounts;
- Life insurance products - including annuities, term life insurance, income protection, trauma and total and permanent disability insurance;

The financial services on which **Marnie Musa** can provide advice comprise:

- Goal setting, budgeting and cash flow management;
- Personal investment strategies, regular savings and investment plans;
- Debt management;
- Tax (financial) advice;
- Superannuation, including salary sacrifice, rollover and consolidation strategies;
- Personal insurance strategies;
- Retirement planning;
- Estate planning;
- Aged care planning;
- Centrelink and other government benefits planning;
- Investment advice within various ownership structures, e.g. discretionary and family trusts;
- Ongoing financial planning services;

## Fees and Payments



**Marnie Musa** is a professional adviser who receives payment for the advice and services provided. Your adviser will receive payment by collecting a fee for service.

**Fee for service** - Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews. Under a fee for service agreement, initial and ongoing commissions will be rebated back to you.

**Schedule of Fees** – The prices below should be used as a guide only. We will discuss your individual needs and agree on a fee which is based on factors such as the complexity of your circumstances and goals and the scope of your advice.

### Flat fee for developing and implementing your strategy –

#### Initial Service

\$1,900 - \$6,600 (inclusive of GST)

Marnie Musa will provide you with a firm quote for your financial plan and implementation. Fees start from \$1,900 (inclusive of GST) and can go up to \$6,600 (inclusive of GST) based your advice needs and the work involved to develop and implement your unique strategy.

### Flat fee for ongoing services and reviews –

#### Ongoing Service

Annual Fee starting from \$2,800 (inclusive of GST)

Marnie Musa will provide you with a firm quote for your ongoing monitoring and reviews. Annual fees start from \$2,800 (inclusive of GST) per year and can go up to \$7,700 (inclusive of GST) per year, or more for clients with high service needs, complex management needs or large estates.

Annual fees will be discussed and reviewed annually.

Superannuation advice fees may be deducted from your super account, depending on your provider. Examples of advice that can be paid from a super account include;

- Insurance within the fund;
- Investment choice;
- Additional contributions;
- Consolidation of funds;
- Retirement planning projections;
- Super beneficiaries;
- Opening a super pension account;
- Setting up a salary sacrifice arrangement;
- Reviewing a transition to retirement strategy.

### Hourly rate –

#### Hourly rate

An indicative hourly advice fee is \$330 (inclusive of GST)

This option is for clients who prefer an hourly rate arrangement or who seek an open-ended meeting to ask general advice questions without seeking personal advice.

**Marnie Musa / Elevate Financial Planning Pty Ltd doesn't receive commissions from investment or insurance manufacturers for selling you products. Elevate is paid by you to act in your best interest.**



# FINANCIAL SERVICES GUIDE (Part 1)

Date of issue 1 November 2018 - Version 11.0

# & Adviser Profile (Part 2)

## INTERPRAC FINANCIAL PLANNING PTY LTD

ABN 14 076 093 680

An Australian Financial Services Licensee

Licence Number: 246638

Level 8, 525 Flinders St Melbourne Vic 3000

Ph: (03) 9209 9777

I acknowledge that my Adviser has provided me with a copy of the Financial Services Guide (Part 1) and Adviser Profile (Part 2) and **explained their contents** to me.

Name: .....

Signed: ..... Dated:        /        /