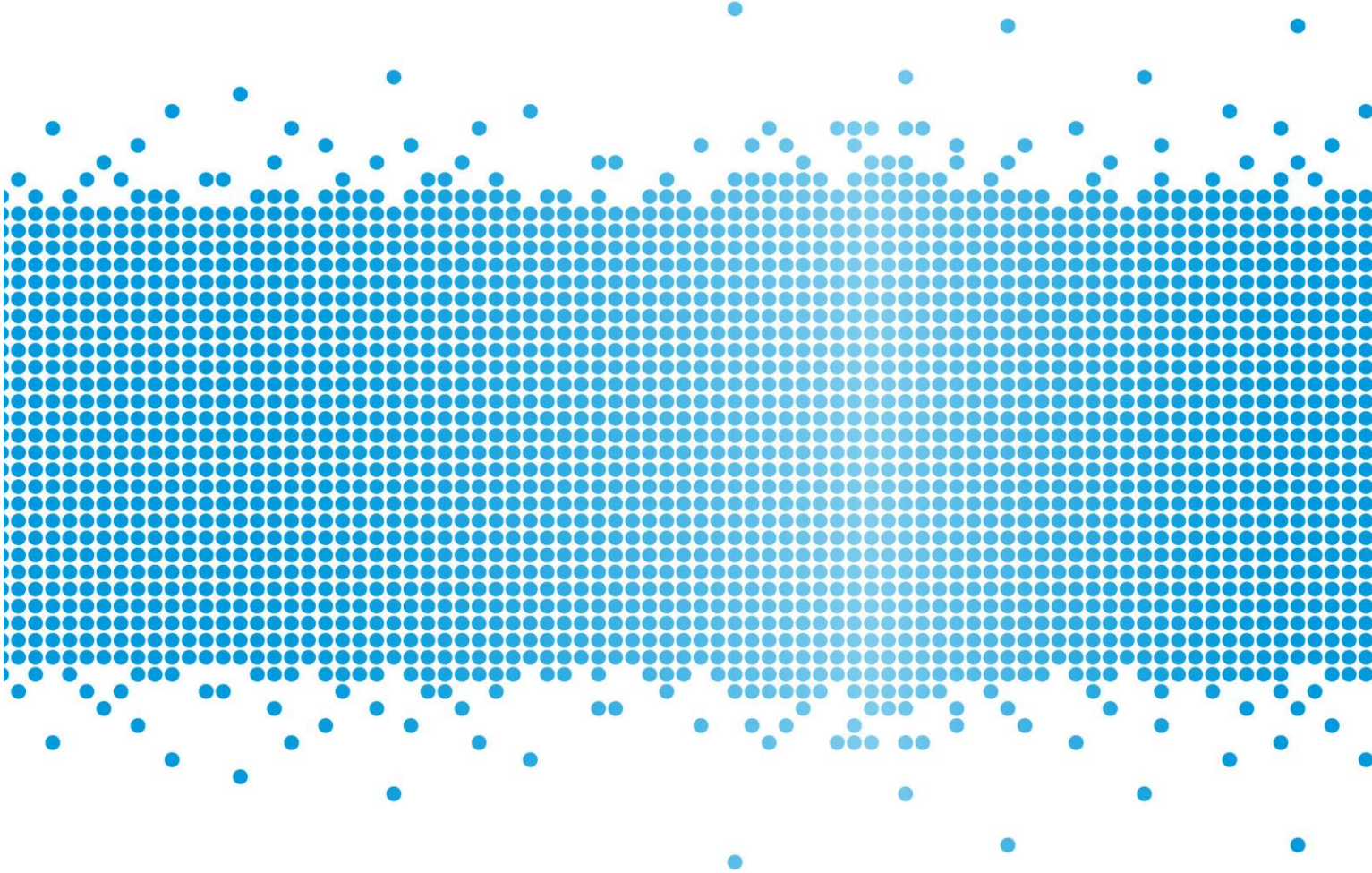


# Financial Services and Credit Guide

PRECEPT FINANCIAL SERVICES



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

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee Charter Financial Planning Limited (Charter)
- our fees and how we, your adviser and Charter, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or Charter

## Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SoA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

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

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

## About our practice

Precept is one of a select number of businesses that has been awarded Certified Quality Advice Practice status by Charter Financial Planning. This programme sets an industry benchmark for providing high-quality financial advice. The certification is awarded based on industry qualifications, demonstrated best practise business operations and proven success in meeting the financial planning needs of clients.

We will provide you with strategies that allow you to take control of your own financial future. We build relationships with you and your family to secure each generation's financial wellbeing.

### Summary of the business

Name	Precept Financial Services Pty Ltd as trustee for SF Unit Trust trading as Precept Financial Services
Australian Business Number	67 167 930 741
Australian Company Number	140 538 147
Authorised representative number	428561

### Our office contact details

Address	Level 3, 30 Hasler Road, OSBORNE PARK, WA 6017
Phone	08 9204 2222
Fax	08 9204 2299
Email	info@precept.net.au
Website	www.precept.net.au

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

We are 40% owned by Associated Planners Financial Services Pty Ltd which is a member of the AMP Group.

The Trustee of the SF Unit Trust trading as Precept Financial Services has more than one office. This guide details information about our practice only. You can obtain the FSCG for other offices by contacting them on the details below.

### Esperance office contact details

Address	Suite 1, 98 Dempster street, Esperance WA 6450
Phone	08 9071 1210
Email	info@preceptesperance.com.au
Website	www.preceptesperance.com.au

### Kalgoorlie office contact details

Address	28 Cheetham Street, Kalgoorlie WA 6430
Phone	08 9021 6805
Fax	08 9021 6064
Email	awalz@precept.net.au
Website	www.precept.net.au

**Subiaco office contact details**

Address	Suite 6, 295 Rockeby Road, Subiaco WA 6008
Phone	0451 509 855
Email	<a href="mailto:jcolling@precept.net.au">jcolling@precept.net.au</a>
Website	<a href="http://www.precept.net.au">www.precept.net.au</a>

## Our advice and services

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

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

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

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

We can provide advice on	We can arrange the following products and services
— Investments strategies (strategic asset allocation and goals based investing)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Self-managed superannuation funds (SMSF)
— Debt management (including borrowing for personal and investment purposes)	— Borrowing within your SMSF
— Salary packaging	— Employer superannuation
— Superannuation strategies and retirement planning	— Managed investments
— Personal insurance	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Estate planning	— Standard margin loans
— Centrelink and other government benefits	— Retirement income streams, including pensions and annuities
— Ongoing advice and services, including regular portfolio reviews	— Personal and group Insurance (life cover, disability, income protection and trauma)
— Aged care	— Life investment products including whole of life, endowment and bonds
	— Securities (including listed securities and debt securities)
	— Exchange traded funds and Listed investment companies
	— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.
	— Investor directed portfolio services
	— Limited selection of investment guarantees

Charter maintains an approved products and services list from a diversified selection of approved Australian and International providers, including companies related to Charter. These have been researched by external research houses as well as our in-house research team.

Charter periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to Charter's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those approved by Charter.

As at September 2018, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Charter are ANZ, Commonwealth Bank, AFG Home Loans, Bank of Melbourne, Newcastle Permanent and ING.

## Tax implications of our advice

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

## Transaction services

We can arrange to complete transactions for you on limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years. You may request a copy of such records by contacting our office during that period.

## Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to ongoing advice and services, the details will be documented and provided to you in a service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing fee arrangements and how the service can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

## Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

## Our fees

The fees charged for our advice and services may be based on a combination of:

- A set dollar amount; or
- A percentage based fee.

Our agreed advice and service fees may include charges for:

- Initial advice; and
- Ongoing advice.

Please note that for services in relation to insurance, banking deposit products, some loan products and older investment products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions; and
- Ongoing commission - a percentage of the value of your investment balance, usually calculated at the end of each month in which you hold the investment.

### Payment methods

We offer you the following payment options for payment of our advice fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment.

All fees and commissions will be paid directly to Charter as the licensee. They retain an amount (a licensee fee) to cover their licensee costs and the balance is passed on to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

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

### Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

### Other benefits we may receive

The following is a list of benefits we may receive other than those explained above. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.

In addition to the payments we may receive for my advice and services, we may receive other support services from the licensee. We may also be eligible to receive financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation including if we qualify under the licensee's excellence program, and business performance or business costs. These benefits are paid either at the licensee's discretion or depending on meeting certain qualifying criteria including the quality of my services, business goals and ranking against other practices in Charter. The amounts are set by the licensee from time to time (usually on an annual basis). We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

### Development, management and advice (DMA) recognition

We may qualify to receive a DMA payment to recognise our growth and professionalism. The DMA is based on a rate, and determined by our ranking relative to other Charter Financial Planning practices. The relevant rate may range from 0% to 3.25%, depending on our ranking and whether or not we qualify for the certified quality advice program (see the "certified quality advice program" section below). The rate is then applied to our practice revenue and paid to us across the year.

For example, if our DMA is set at 1% and our revenue for the period was \$200,000, we would receive a total of \$2,000 for that year, paid over two instalments.

### **How our performance is ranked**

Ranking of practices is determined by a points system which is a broad measure of the growth and professionalism of our practice as compared to other practices in the Charter Financial Planning network. The points system is based on a combination of factors within a balanced scorecard such as the quality of our services, compliance, our business goals and our engagement with our clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service revenue and the change in our clients' product holdings over the measurement period.

### **Value participation scheme**

AMP will provide us a payment based on the total in force annual premiums on some AMP insurance products and funds under management in some AMP wealth management products. The amount paid is based on the following:

- A tiered rate of up to 3% is applied incrementally to total premiums on some AMP insurance products. For example, if a client takes out a qualifying AMP insurance policy with an annual premium of \$3,000, we may receive an annual payment of up to \$90 in respect of that policy, with the rate applied dependent on the total combined premiums from all qualifying AMP insurance products.
- A tiered rate of up to 0.25% is applied incrementally to the total funds under management in qualifying AMP wealth management products. For example, if an existing client with a qualifying AMP wealth product invests a further \$40,000 into that product, we may receive up to \$100 in respect of that specific investment, with the rate applied dependent on the total qualifying funds under management.

From 1 July 2014, all investments in AMP wealth management products by new clients have been excluded from the scheme.

From 1 January 2018, all premium for new policies from the relevant AMP insurance products have been excluded from the scheme.

### **Certified quality advice program**

On meeting eligibility criteria and gaining access into the program, we may become eligible for discounts on licensee fees, a 10% increase in purchase price under the buyout option and a 10% increase in DMA payment should we qualify. Eligibility is assessed on professional operations and processes, high quality advice standards and education.

### **Buyout option**

If we leave the financial services industry, we are eligible to sell the register rights of our client base to Charter Financial Planning Limited. The valuation of these rights is based on a multiple of the annual financial planning revenue generated by our practice.

### **Personal and professional development**

Charter provides personal and professional development opportunities in the form of education and professional development programs, offered annually to qualifying practices.

### **Summit**

The Summit is a national convention available to advisers from all Charter practices. Charter subsidises the expenses of those who attend the convention up to a maximum value of \$1,200 per annum per practice.

### **Charter Leaders program**

Each year, practices that meet particular criteria may be awarded entry into the Charter Leaders program. The criteria is based on a combination of factors including the quality of services, business goals and rankings against other practices in Charter. The Charter Leaders program provides access to personal and professional development courses organised by Charter. Charter may subsidise the cost of these courses up to amounts as determined by Charter from time to time.



**Business support**

We might receive financial assistance including subsidies or reimbursements for accounting, legal and bank fees; marketing or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.

Charter will also provide a grant to us if we meet specific qualification criteria by reimbursing the practice up to \$3,750 per authorised representative to meet the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority.

**Placement fees**

From time to time Charter will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by Charter. We may share in this fee based on the level of participation by our clients.

## Relationships and associations

It is important that you are aware of the relationships that Charter has with providers of financial services and products as they could be seen to influence the advice you receive.

We are 40% owned by Associated Planners Financial Services Pty Ltd which is a member of the AMP Group.

### About our licensee

Charter Financial Planning Limited

ABN 35 002 976 294

Australian Financial Services Licensee and Australian Credit Licensee No: 234665

Charter:

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

Charter's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

### About the AMP Group

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

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

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

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

## Our referral arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your statement of advice. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
Securite Finance	Debt Management	30% of Commission they receive

Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

Provider	Payment arrangement
Yale Property Solutions	25% of Upfront Advice Fees and Insurance Commission

## Confidence in the quality of our advice

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

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact AMP Advice Complaints:
  - Phone 1800 812 388
  - Email [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au)
  - In writing:  
**Attention: National Manager, Advice Complaints**  
33 Alfred Street  
Sydney NSW 2000
- They will try to resolve your complaint quickly and fairly.
- If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below.

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

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

## Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Charter is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of Charter, even where subsequent to these actions they have ceased to be employed by or act for Charter.

# Your privacy

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

## Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

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

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

- Your adviser and Charter may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Charter to review customers' needs and circumstances from time to time, including other companies within the AMP group (the Group);
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Group Privacy Policy); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

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

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

# Our Financial Advisers and Credit Advisers

## About Paul Blomley

Experience	Paul has been a Financial Advisor since 2000 and his areas of expertise are in advising individuals and small to medium size businesses in the areas of retirement planning, investments and insurance.
Phone	(08) 9204 2222
Email	pblomley@precept.net.au
Authorised representative number	333166
Credit representative number	407304

### Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

## The advice and services I can provide

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

- Aged care
- Debt securities
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- salary
- dividends

Paul is a director of Precept Financial Services and receives salary plus dividends from the practice.

## About Kevin Blackshaw

Experience	Kevin has 14 years experience in the Financial Services industry in Australia.
Phone	08 9204 2222
Email	kblackshaw@precept.net.au
Authorised representative number	323798
Credit representative number	407470

### Qualifications (Finance related)

Bachelor of Commerce (Accounting and Financial Planning)

### Professional memberships

FPA - Financial Planning Association

## The advice and services I can provide

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

- Aged care
- Debt securities
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- salary
- dividends

Kevin is a director of Precept Financial Services and receives salary plus dividends from the practice.

## About James Uezzell

Experience	James has been a Financial Planner with Precept since June 2012. James has been involved in the financial services industry since 2000 and has held various roles in superannuation administration and paraplanning in England, Melbourne and Perth. James was responsible for compiling comprehensive Statements of Advice as the paraplanner for Precept for 18 months before progressing into an adviser role.
Phone	08 9204 2222
Email	james@precept.net.au
Authorised representative number	422552
Credit representative number	422676

### Qualifications (Finance related)

Advanced Diploma of Financial Services

Master of Applied Finance

### Professional memberships

FPA - Financial Planning Association

Financial Planner AFP Member

## The advice and services I can provide

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

- Aged care
- Debt securities
- Employer super
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- salary
- dividends

James is a director of Precept Financial Services and receives salary plus dividends from the practice.



## About Andrew Fowles

Experience	I have been a financial adviser since 2005 and have worked at both institutional level and in the independent private financial advice worlds. I have dealt with all kinds of clients from simple life insurance solutions, through to complex Self-Managed Super Fund solutions involving property and complex estate planning. I enjoy helping people gain control of their financial affairs and then working with them year by year to help them stay on track and make any necessary adjustments required, in order for them to achieve both financial and lifestyle goals that are important to them and their families.
Phone	08 9204 2222
Email	afowles@precept.net.au
Authorised representative number	409496
Credit representative number	423254

### Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

## The advice and services I can provide

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

- Aged care
- Debt securities
- Employer super
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Goals based investing

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Andrew is an employee of Precept Financial Services and receives a salary plus bonus payable where pre-determined performance based criteria, achievement of business goals are met.

## About Janet Maguire

Experience	Janet has 19 years experience in the Financial Services industry in Australia.
Phone	08 9204 2222
Email	jmaguire@precept.net.au
Authorised representative number	345250
Credit representative number	407938

### Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

## The advice and services I can provide

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

- Aged care
- Debt securities
- Employer super
- Gearing and margin lending
- Goals based investing
- Self-managed super funds (SMSF)
- SMSF borrowing

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Janet is an employee of Precept Financial Services and receives a salary plus bonus payable where pre-determined performance based criteria, achievement of business goals are met.

## About Roberto Malu

Experience	Roberto has been involved in the financial services industry since 2008 after completing his Diploma of Financial Services. Prior to this Roberto completed a Bachelor of Commerce majoring in marketing and management from which he graduated in 2006. He is now on track to complete his Advanced Diploma of Financial Services. Roberto has held administration roles in the Financial Planning industry before progressing into an adviser role.
Phone	08 9204 2222
Email	rmalu@precept.net.au
Authorised representative number	330378
Credit representative number	407760

### Qualifications (Finance related)

Advanced Diploma of Financial Planning

Bachelor of Commerce

Diploma of Financial Services

## The advice and services I can provide

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

- Aged care
- Employer super
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Gearing and margin lending
- Goals based investing
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Roberto is an employee of Precept Financial Services and receives a salary plus bonus payable where pre-determined performance based criteria, achievement of business goals are met.

## About Amanda Mitchell-Lewis

Experience	Amanda has been in the Financial Services industry since 1988 and has had various roles in Corporate Super and Practice Management and has run her own Paraplanning and Advisory Business since 2006. She holds a Bachelor of Business (Mgt) from Edith Cowan University, Advanced Diploma of Financial Services (Financial Planning) and has served as Director on the Board of Alzheimers (WA) Ltd. She is qualified to give advice on Superannuation, Retirement Planning and Personal Insurance and loves to help clients protect and create wealth to achieve their dreams and goals in life.
Phone	08 9204 2222
Email	amitchell-lewis@precept.net.au
Authorised representative number	277184
Credit representative number	443927

### Qualifications (Finance related)

Bachelor of Business

Advanced Diploma of Financial Services

## The advice and services I can provide

I am authorised as a **Client service adviser** and can assist existing clients with their ongoing advice and service needs. The areas I am not authorised to cover are:

- Aged care
- Debt securities
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Goals based investing

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Amanda is an employee of Precept Financial Services and receives a salary plus bonus payable where pre-determined performance based criteria, achievement of business goals are met.

## About Daniel Skinner

Experience	Daniel's has completed his Bachelor of Commerce degree, majoring in Financial Planning, with Curtin University. He is an AFP member of the Financial Planning Association.
Phone	08 9204 2222
Email	dskinner@precept.net.au
Authorised representative number	1003969
Credit representative number	492516

### Qualifications (Finance related)

Bachelor of Commerce Major in Financial Planning

### Professional memberships

FPA - Financial Planning Association

## The advice and services I can provide

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

- Aged care
- Employer super
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Gearing and margin lending
- SMSF borrowing

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Daniel is an employee of Precept Financial Services and receives a salary plus bonus payable where pre-determined performance based criteria, achievement of business goals are met.

## About Daniel Mezzatesta

Experience	Daniel began his career in the financial planning industry in 2010, after completing a Bachelor of Commerce, with a financial planning Major at Curtin University. Daniel has worked in various roles within the industry from administration through to paraplanning and advice related positions.
Phone	08 9204 2222
Email	daniel@precept.net.au
Authorised representative number	1002165
Credit representative number	474632

### Qualifications (Finance related)

Bachelor of Commerce (Curtin)

## The advice and services I can provide

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

- Aged care
- Employer super
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Gearing and margin lending
- Goals based investing
- Securities (including listed securities and debt securities)
- SMSF borrowing

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Daniel is an employee of Precept Financial Services and receives a salary plus bonus payable where pre-determined performance based criteria, achievement of business goals are met.

## About AC Bosch

Experience	I have 15 years experience in a variety of banking and financial planning roles in both South Africa and Australia.
Phone	08 9204 2222
Email	acbosch@precept.net.au
Authorised representative number	1245244
Credit representative number	513247

### Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

Bachelor of Commerce (Honours)

Bachelor of Commerce (Economics )

Master of Business Administration

### Professional memberships

FPA - Financial Planning Association

## The advice and services I can provide

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

- Gearing and margin lending
- Securities (including listed securities and debt securities)
- SMSF borrowing
- Investor Directed Portfolio Services
- Limited Selection of Investment Guarantees

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

AC is an employee of Precept Financial Services and receives a salary plus bonus payable where pre-determined performance based criteria, achievement of business goals are met.

## About Ryan Erasmus

Experience	I have successfully operated in financial and strategic roles from small and medium enterprises to global corporate listed companies since 2010. After the initial objective to build a long term career in corporate finance, I witnessed family members who had worked hard all their lives move into retirement without certainty for their future. This pain made my focus shift onto financial planning to gain an understanding of how the situation could have been improved and how the same fate could be avoided. Since then, my motivation builds from a strong interest to understand the concerns, pains, needs and desires of my clients and ensure they avoid the same fate.
Phone	08 9204 2222
Email	rerasmus@precept.net.au
Authorised representative number	1271277
Credit representative number	513559
Qualifications (Finance related)	
Advanced Diploma of Financial Planning	
Diploma of Business Management	
Graduate Diploma of Business (Finance)	

## The advice and services I can provide

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

- Aged care
- Employer super
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals Based Investing
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing

I am authorised to provide advice and services in relation to your superannuation and investments up to a maximum of total funds under advice of \$600,000 per client, where a client is an individual or a couple. Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Ryan is an employee of Precept Financial Services and receives a salary plus bonus payable where pre-determined performance based criteria, achievement of business goals are met.



## About Donny Bell

Experience	I had 12 months experience on the Commonwealth Bank's graduate training program before spending 5 years as a financial adviser with the Commonwealth Bank.
Phone	08 9204 2222
Email	dbell@precept.net.au
Authorised representative number	1002778
Credit representative number	514074

### Qualifications (Finance related)

Bachelor of Business (Financial Planning)

### Professional memberships

FPA - Financial Planning Association

## The advice and services I can provide

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

- Aged care
- Employer super
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Gearing and margin lending
- Goals Based Investing
- Self-managed super funds (SMSF)
- SMSF borrowing
- Debt securities

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Donny is an employee of Precept Financial Services and receives a salary plus bonus payable where pre-determined performance based criteria, achievement of business goals are met.

## About Vinh Ta

<b>Experience</b>	Vinh has a history of financial services experience spanning over 20 years, with much of his time being spent in Advisory and Superannuation Product Technical roles in Sydney. Throughout this period he helped guide Advisers and superannuation funds on legislation and strategy. While advising clients for only 5 years Vinh has completed his Certified Financial Planner® and Life Risk Specialist Designation with the FPA as well as completing his Bachelor of Commerce through Macquarie University and Diploma of Financial Planning through the FPA.
<b>Phone</b>	08 9204 2222
<b>Email</b>	vinhta@precept.net.au
<b>Authorised representative number</b>	455322
<b>Credit representative number</b>	514918
<b>Qualifications (Finance related)</b>	
Bachelor of Commerce	
<b>Professional memberships</b>	
FPA - Financial Planning Association	
<b>Professional designations</b>	
CFP - Certified Financial Planner	
Life Risk Specialist (FPA)	

## The advice and services I can provide

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

- Aged care
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Goals based investing
- Borrowing within your SMSF
- Investor Directed Portfolio Services
- Limited Selection of Investment Guarantees

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Vinh is an employee of Precept Financial Services and receives a salary plus bonus payable where pre-determined performance based criteria, achievement of business goals are met.

## About Ian von Berg

Experience	I have in excess of 30 years experience in the financial services industry.
Phone	08 9204 4331
Email	ian@wealthguide.com
Authorised representative number	338014
Credit representative number	407767

### Qualifications (Finance related)

Diploma of Financial Planning

Graduate Diploma in Applied Finance and Investment - FINSIA

### Professional memberships

FPA - Financial Planning Association

### Professional designations

CFP - Certified Financial Planner (FPA)

## The advice and services I can provide

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

- Employer super
- Debt securities
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Gearing and margin lending
- Goals based investing
- SMSF borrowing

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I am an employee and director of Wealth Guide Australia Pty Ltd. Wealth Guide Australia Pty Ltd is engaged by Precept Financial Services Pty Ltd, and I am engaged by Wealth Guide Australia Pty Ltd to provide the advice and services described in this FSG. As such Wealth Guide Australia Pty Ltd receives a portion of the revenue relating to the advice and services I provide from the remaining 97% of the gross revenue received by Precept Financial Services Pty Ltd; and I receive a salary plus a bonus and dividends from Wealth Guide Australia Pty Ltd.

## About Kristy Smith

Experience	Kristy has worked in the financial services industry for over 15 years, working both interstate and overseas. Kristy has worked in various roles including Senior Financial Planner, Para-Planner and Wealth Management compliance. Kristy helps people grow, manage and protect their money by providing advice in retirement planning, superannuation, investments, debt management and personal insurance.
Phone	08 9204 2222
Email	ksmith@preceptfs.net.au
Authorised representative number	461308
Credit representative number	461310

### Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

Bachelor of Business

Bachelor of Economics (Honours)

## The advice and services I can provide

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

- Aged care
- Debt securities
- Employer super
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Gearing and margin lending
- Goals based investing
- SMSF borrowing

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I am a director and shareholder of Smith Highway Pty Ltd as Trustee for the Smith Highway Business Trust. Smith Highway Pty Ltd is engaged by Precept Financial Services Pty Ltd, and I am engaged by Smith Highway Pty Ltd to provide the advice and services described in this FSG. As such, Smith Highway Pty Ltd receives a portion of the revenue relating to the advice and services I provide from the remaining 97% of the gross revenue received by Precept Financial Services Pty Ltd; and I receive a salary plus a bonus and dividends from Smith Highway Pty Ltd as Trustee for the Smith Highway Business Trust.

## About Thomas O'Shea

Experience	Thomas has been in the advice industry since 2007, holding roles at boutique practices as well as banks. Tom was previously an accountant prior to becoming involved in financial planning.
Phone	(08) 9204 2222
Email	toshea@preceptfs.net.au
Authorised representative number	340860
Credit representative number	371207

### Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

Bachelor of Commerce (Accounting)

### Professional memberships

FPA - Financial Planning Association

### Professional designations

CFP - Certified Financial Planner (FPA)

## The advice and services I can provide

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

- Debt securities
- Employer super

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I am a director and shareholder of Baires Pty Ltd as Trustee for the Baires Family Trust. Baires Pty Ltd is engaged by Precept Financial Services Pty Ltd, and I am engaged by Baires Pty Ltd to provide the advice and services described in this FSG. As such, Baires Pty Ltd receives a portion of the revenue relating to the advice and services I provide from the remaining 97% of the gross revenue received by Precept Financial Services Pty Ltd; and I receive a salary plus a bonus and dividends from Baires Pty Ltd as Trustee for the Baires Business Trust.

## About Richard Edinger

Experience	Richard has 10 years' experience as a self-employed Financial Adviser specialising in managing direct investment portfolios for SMSF and Small APRA Funds. Richard has also worked as an employed Adviser covering most aspects of financial planning. Richard was an Officer in the Australian Army for ten years prior to becoming a Financial Adviser and has worked for six years in the construction industry between 2010 and 2016.
Phone	(08) 9204 2222
Email	redinger@precept.net.au
Authorised representative number	240578
Credit representative number	505912

### Qualifications (Finance related)

Advanced Diploma of Financial Planning

Bachelor of Business (Finance)

## The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section of this guide.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I am Sole Director, Sole Secretary and Sole shareholder of Second Head Holdings Pty Ltd as Trustee for the Edinger Family Trust. Second Head Holdings Pty Ltd is engaged by Precept Financial Services Pty Ltd, and I am engaged by Second Head Holdings Pty Ltd to provide the advice and services described in this FSCG. As such, Second Head Holdings Pty Ltd receives a portion of the revenue relating to the advice and services I provide from the remaining 97% of the gross revenue received by Precept Financial Services Pty Ltd; and I receive distributions from Second Head Holdings Pty Ltd as Trustee for the Edinger Family Trust.

## Schedule of fees

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

### Initial service fees

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

Initial service	Fee amount
Financial advice research, preparation and implementation	Between \$0 and \$12,000

### Ongoing service fees

We provide ongoing services to help you stay on track to meet your goals. The cost of these services are as follows:

Ongoing service	Fee amount
Ongoing advice package	Between \$0 and \$20,000
Ongoing advice package (excludes gearing)	0 - 1.10% of funds under management. For example, if your account balance was \$100,000, your fee would be \$1,100.
Ongoing advice package (with gearing)	Between \$0 and \$20,000

## Commissions

We do not receive commissions on investments through new superannuation, managed funds or retirement products. However, some products, particularly older products, may attract commissions.

Any commission amounts will be disclosed to you when providing my advice. The following table is a guide of commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	Up to 77% of the first year's premium for new policies implemented from 1 January 2019.	Up to 33% of the insurance premium each following year.	On insurance policies implemented from 1 January 2019, if your insurance premium was \$1,000, we would receive an initial commission of up to \$770.  We would receive an ongoing commission of up to \$330.00 pa.
	We may receive up to 88% of the first year's premium for new policies implemented between 1 January and 31 December 2018.  We may receive commissions on increases or additions to existing policies of up to 130%.		

All fees and charges include GST.

If an agreed advice fee is charged then we may rebate all or some of the commission.