

Financial and Credit Adviser Profiles

Date Prepared 31st March 2025 Kristy Highway Profile v1.2

This document forms Part B of this Financial Services and Credit Guide and must be read together with Part A - Practice profile.

About Kristy Highway

Kristy Highway is an Authorised Representative (AR number 461308) and credit representative (CR number 461310) of the Licensee.

Contact details

Address	Garden Office Park, Building C, Level 1, 355 Scarborough Beach Rd, Osborne Park, WA, 6017
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Advice and services I can provide

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

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

- Self-managed super funds & limited recourse borrowing

How am I 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. As such, Smith Highway Pty Ltd receives a portion of the revenue relating to the advice and services I provide from the 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.