

# Financial Services and Credit Guide

**Advice First**



It is important that you read this Financial Services and Credit Guide (FSCG). It contains information that will help you decide whether to use any of the financial services offered by us, as described in this guide, including:

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

## 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.

When we provide credit advice we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in a record of debt advice or a Credit Proposal. We will retain a record of the debt advice or Credit Proposal which you may request by contacting our office within seven years of the assessment. We will only provide recommendations to apply for a particular credit contract with a certain lender or increase the credit limit of a particular credit contract where the contract meets your needs and objectives and is not unsuitable to your circumstances.

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

Advice First are one of Queensland's oldest and largest privately owned financial advice firms. Our clients take comfort knowing that we have won dozens of national awards based on:

**quality advice** - our philosophy is simple, "serve and advise every client as if they are family"

**compliance** - we adhere to strict operating protocols and industry best practice

**business growth** - we have grown by an average of 20+% every year for over a decade, which is quite pleasing considering that our only form of advertising is word-of-mouth

**client retention** - there is a 99% chance that a new client will still be with us in ten years' time

**innovation** - our creative and strategic thinking keeps our clients ahead of the game

**workplace culture** - our average length of staff service is over 10 years

Before making any significant financial decision...seek ADVICE FIRST

<b>Name</b>	<b>Advice First as Trustee of the Advice First Partners LLP</b>
<b>Liability limitation</b>	<b>Advice First is a limited liability partnership</b>
<b>Australian Business Number</b>	<b>36 187 441 919</b>
<b>Australian Company Number</b>	<b>159 622 012</b>
<b>Authorised representative number</b>	<b>426 450</b>
<b>Credit representative number</b>	<b>426 450</b>

## Our office contact details

<b>Address</b>	<b>Level 2, 47 Watts Drive, Varsity Lakes QLD 4227</b>
<b>Phone</b>	<b>07 5585 3900</b>
<b>Fax</b>	<b>07 5585 3901</b>
<b>Email</b>	<b>info@advicefirst.com.au</b>
<b>Website</b>	<b>www.advicefirst.com.au</b>

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.

# 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

- |   |  |
|---|--|
| ✓ Investments strategies (strategic asset allocation and goals based investing) | ✓ Personal insurance   |
| ✓ Budget and cash flow management   | ✓ Estate planning  |
| ✓ Debt management (including borrowing for personal and investment purposes)    | ✓ Centrelink and other government benefits                         |
| ✓ Salary packaging  | ✓ Ongoing advice and services, including regular portfolio reviews |
| ✓ Superannuation strategies and retirement planning                             | ✓ Aged care  |

## We can arrange the following products and services

- |  |  |
|--|--|
| ✓ Superannuation, including retirement savings accounts  | ✓ Retirement income streams, including pensions and annuities  |
| ✓ Self-managed superannuation funds (SMSF)   | ✓ Personal and group Insurance (life cover, disability, income protection and trauma)                            |
| ✓ Borrowing within your SMSF   | ✓ Loans including mortgages, reverse mortgages, commercial lending and personal loans                            |
| ✓ Employer superannuation  | ✓ Life investment products including whole of life, endowment and bonds  |
| ✓ Managed investments  | ✓ Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.        |
| ✓ Separately managed accounts  | ✓ Where an administration platform is recommended, we also offer a Limited Managed Discretionary Account service |
| ✓ Investor directed portfolio services (for example, administration platforms)                                     | ✓ Limited selection of investment guarantees   |
| ✓ Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products) |  |
| ✓ Standard margin loans  |  |

AMP Financial Planning maintains an approved products and services list, which includes products issued by AMP companies and a diversified selection of approved Australian and International fund managers. These have been researched by external research houses as well as our in-house research team.

AMP Financial Planning 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 AMP Financial Planning'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 issued or promoted by the AMP Group or as otherwise approved by AMP Financial Planning and where appropriate to your circumstances.

As at March 2017, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by AMP Financial Planning Pty Limited are:

#### Lenders/ Lessors

✓ AMP Bank	✓ ING Direct
✓ ANZ	✓ Suncorp
✓ National Australia Bank	✓ St George
✓ Commonwealth Bank	✓ AFG Home Loans
✓ Macquarie Bank	✓ Westpac

## Tax implications of our advice

Under the Tax Agent Services Act 2009, Advice First 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

If you do not require advice, we can also arrange for you to apply for 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 we will document in writing. You can ask us for a copy of this documentation at any time.

## 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.

## Changing service providers

To ensure that you are provided at all times with ongoing servicing to meet your financial needs, we may transfer our rights and obligations under our servicing arrangement with you to another adviser or financial planning practice within the AMP network or to another AMP licensee (the new service provider). If we do this, the new service provider will provide the ongoing servicing to you and will be entitled to the agreed on-going fees. The new adviser will also take over the rights and obligations on the same terms and conditions set out in the servicing arrangement and we will be released from those rights and obligations. We'll write to you in advance of a transfer occurring, to introduce your new service provider. You may notify your new service provider at any time if you want to vary or end your servicing arrangements.

## 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 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
- ✓ 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, loan balance or insurance premiums; and
- ✓ Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

## Payment methods

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

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

All fees and commissions will be paid directly to AMP Financial Planning as the licensee. They retain a percentage (as a licensee fee) to cover their costs and the balance is passed on to us. The percentage is determined annually, based on a number of factors, including our business revenue for the prior year.

## 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 our advice and services, we may receive other support services. These can include financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance.

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 recognition

We may be eligible for Development management and advice (DMA) recognition payments based on our performance relative to other AMP Financial Planning practices in the previous year. Up to 30% of all AMP Financial Planning practices may be eligible for DMA payments.

The DMA payment is based on a percentage of our practice revenue. Our DMA percentage will be set annually and may range from 0% to 10% depending on our ranking. The percentage is then applied to our practice revenue and the resulting payments are received twice a month.

For example, if our DMA is set at 3% and our revenue for the payment period was \$8,500, we would receive  $\$8,500 \times 0.03 = \$255$ . Assuming an average revenue of \$8,500 per payment period, the total DMA payment received in a year would be  $\$255 \times 24 = \$6,120$ .

## How our performance is ranked

Ranking of practices is determined yearly by a points system which is a broad measure of the growth and professionalism of our practice as compared to other practices in the AMP 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 prior measurement period (usually a period of approximately 12 months).

## Business growth advice payments

All practices within the AMP Financial Planning network are eligible for Business Growth Advice (BGA) payments. The payments are based on our practice revenue. BGA payments are set at 1% of our practice revenue. Payments are received twice each month. For example, if our practice revenue was \$8,500 in a payment period, we would receive  $\$8,500 \times 0.01 = \$85$ . Assuming an average revenue of \$8,500 per payment period, the total BGA payment received in a year would be  $\$85 \times 24 = \$2,040$ .

## Business buy-back option

If we leave the financial services industry or can no longer appropriately service a selection of our clients, and cannot find a buyer, AMP Financial Planning will either look after our clients or appoint one of its authorised representatives to do so. If this happens, AMP Financial Planning makes available a facility for practices to transfer the servicing rights of their clients. The valuation will vary depending on certain factors including the annual recurring revenue of our practice and the level of our service standards.

## Personal and professional development

AMP Financial Planning provides personal and professional development opportunities in the form of a multi-tiered development program, offered annually to qualifying practices.

### Summit

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

### Mid-tier study tours

AMP Financial Planning will subsidise the cost of our participation in certain personal and professional development programs if we meet specific qualification criteria. The qualifying criteria is based on a combination of factors including the quality of our services, our business goals and our ranking against other practices in AMP Financial Planning. The maximum amount of this subsidy is \$12,000 per annum per practice.

### Amicus program

In addition to the above, certain practices that meet additional qualification criteria will be eligible to participate in the Amicus program, an additional personal and professional development program organised by AMP Financial Planning. The additional qualification criteria requires long term achievement of the mid-tier study tour criteria. If a practice qualifies for the Amicus program, AMP Financial Planning will subsidise the cost of their participation up to a maximum value of \$15,000 per annum per practice.

### Para-planning costs subsidy

We may be eligible for a subsidy from AMP in relation to paraplanning costs, depending on the number of paraplanning requests that we make in a particular month. If our practice submits a minimum of 5 paraplanning requests per eligible authorised representative in our practice, we receive a discount of up to 25% in relation to these costs. For example, if the total cost of 5 SOAs is \$1,000 we will receive a discount of up to \$250 ( $25\% \times \$1,000 = \$250$ ) and pay a discounted fee of minimum \$750.

### Placement fees

If we leave the financial services industry or can no longer appropriately service a selection of our clients, and cannot find a buyer, AMP Financial Planning will either look after our clients or appoint one of its authorised representatives to do so.

If this happens, AMP Financial Planning makes available a facility for practices to transfer the servicing rights of their clients. The valuation will vary depending on certain factors including the annual recurring revenue of our practice and the level of our service standards.

# Relationships and associations

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

## About our licensee

AMP Financial Planning Pty Limited

ABN 89 051 208 327

Australian Financial Services Licensee and Australian Credit Licensee

Licence No: 232706

AMP Financial Planning is a member of the AMP Group and has:

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

AMP Financial Planning's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

## About the AMP Group

AMP Financial Planning 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 part of the AMP Group and as such AMP Financial Planning is affiliated with:

- |  |   |
|--|---|
| ✓ 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    | ✓ Super IQ 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.

## AMP Financial Planning's relationships with other companies

AMP Services Limited provides administration services and distribution infrastructure services to several issuers of financial products and loan products under agreements entered into prior to 1 July 2013.

In return for those services, AMP Services Limited receives remuneration as set out below:

- ✓ For investment products and loan products – up to 0.33%\* p.a. of funds under administration, the balance of any relevant cash account or the total loan value outstanding.
- ✓ For insurance products – up to 10%\* p.a. of the total premium paid.

\*includes GST



By way of example:

- ✓ If total funds under administration for a particular investment product is \$10 million, AMP Services Limited would receive \$33,000.
- ✓ If total premiums for insurance products are \$1 million, AMP Services would receive up to \$100,000.

From time to time, AMP Services Limited may facilitate access to AMP Financial Planning and its authorised representatives for issuers to train or educate AMP Financial Planning and its authorised representatives on their products.

## Arrangements with platform providers

We have arrangements with third parties for administration and support services in relation to the products below.

### **WealthView eWRAP and PortfolioCare administration services**

The range of WealthView and PortfolioCare administration services are issued by companies in the AMP Group. These companies have an agreement with Asgard Capital Management Limited (Asgard) under which Asgard administers the WealthView eWRAP and PortfolioCare administration services in addition to administration and support services also provided by AMP companies.

If you access a product in the WealthView eWRAP or PortfolioCare range, then administration and, where applicable, custodial share and trustee fees are deducted from your account. These fees, as set out in the product disclosure statement or IDPS Guide, are paid to AMP Financial Planning after deduction of expenses for administration and support described above.

A full description of the fees is in the relevant product disclosure statement or IDPS guide. Our practice does not receive any part of these payments.

# 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 days, please contact AMP Advice Complaints on [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au), or put your complaint in writing and send it to:

**Attention: National Manager, Advice Complaints**

Level 12, 33 Alfred Street

Sydney NSW 2000

- ✓ AMP Advice Complaints 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 in the following below.

## Any issues relating to financial advice, investments, superannuation or insurance matters

### Financial Ombudsman Service (FOS)

GPO Box 3

Collins Street West

Melbourne Victoria 3001

1300 780 808

[www.fos.org.au](http://www.fos.org.au)

[info@fos.org.au](mailto:info@fos.org.au)

## Any issue relating to your personal information

### The Privacy Commissioner

GPO Box 5218

Sydney NSW 2001

1300 363 992

[privacy@privacy.gov.au](mailto:privacy@privacy.gov.au)

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights. You can also contact the **Financial Planning Association (FPA)** at [www.fpa.asn.au](http://www.fpa.asn.au) to make a complaint (please note that the FPA cannot award compensation).

## Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. AMP Financial Planning 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 AMP Financial Planning, even where subsequent to these actions they have ceased to be employed by or act for AMP Financial Planning.

# 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 AMP Financial Planning 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 AMP Financial Planning to review customers' needs and circumstances from time to time, including other companies within the AMP 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 AMP group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the AMP 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 AMP Privacy Policy);
- ✓ Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and AMP Financial Planning 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 AMP Financial Planning holds about you at any time to correct or update it as set out in the AMP Privacy Policy. The AMP Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

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

# Our services for Managed Discretionary Accounts

We offer limited types of Managed Discretionary Account services (MDA services) within approved investment platforms. Through these services, you allow us to manage your investments for you, using our discretion and without obtaining your instructions before each transaction we undertake on your behalf. However, we do not (and we are not authorised to) open new accounts, withdraw funds or contribute funds to your investment.

## What are the risks associated with using the MDA service?

By authorising us to make changes to your investments, you cannot claim we were not acting on your behalf if we acted within the authority given. Therefore, our acts bind you. It is important you understand what we are authorised to do and that you carefully read and understand the activities that you are authorising us to do on your behalf.

## How can you instruct us to exercise rights relating to the financial products in your portfolio?

Generally, the financial products that we invest in on your behalf do not have any additional rights or entitlements attached to them. However, if there are, we will let you know. You can then instruct us how you wish us to proceed.

## Do you have to enter into a contract for us to provide MDA services?

Yes. This MDA contract will set out the terms and conditions of the authority and also the investment program, which sets out how your money will be invested. We will agree and prepare the investment program for you based on your relevant personal circumstances, your financial objectives and your needs and review the program every 12 months.

## Will the investment program in the MDA contract comply with the law?

If this is relevant, then the investment program set out in the MDA contract will comply with the law. The relevant law is Division 3 of Part 7.7 of the Corporations Act. The contract will also contain:

- ✓ statements about the nature and scope of the discretions we will be authorised and required to exercise under the MDA contract
- ✓ any investment strategy that is to be applied in exercising those discretions
- ✓ information about any significant risks associated with the MDA contract
- ✓ the basis on which we consider the MDA contract to be suitable for you, and
- ✓ warnings that the MDA contract may not be suitable to you if you have provided us with limited or inaccurate information. It will also specify that the MDA service may cease to be suitable for you if your relevant personal circumstances change.

## Do we provide custodial or depository services for your portfolio?

We do not provide custodial or depository services. This means that you will either hold the investments in the portfolio, or the custodian nominated for that financial product will hold them.

This financial services guide complies with the ASIC Class Order 04/194.

# Australian Finance Group (AFG)

AFG is an aggregator and it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as providing some other ancillary services.

Lenders may offer incentives that are paid directly to the Accredited Mortgage Consultant. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Accredited Mortgage Consultants may be invited to attend the AFG National Conference. This is an annual event which offers Accredited Mortgage Consultants the opportunity for professional development and to hear industry updates and educational presentations by AFG and lender sponsors. AFG subsidises some costs of attendance, which may include meals and accommodation. The value will depend upon a range of factors, including the nature of the courses and events planned.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act, will be disclosed in our advice to you prior to application.

# Our Financial Advisers and Credit Advisers

## DENNIS PERRY

### Managing Partner

Authorised representative number: **280769**

Credit representative number: **376659**

Email: [dennis@advicefirst.com.au](mailto:dennis@advicefirst.com.au)

As the Managing Partner I am responsible for the day to day management and long term strategic development of Advice First. Prior to joining the firm in 2004, I enjoyed an 18 year corporate career in financial services, which included executive roles in Australia and the challenging yet rewarding role of Director of Distribution for AMP Japan based in Tokyo.



From a business perspective, I measure my success in three ways:

- ✓ Happy loyal clients that actively refer friends and family to our firm
- ✓ Dedicated hard working team members that love their job
- ✓ A business that is sustainably profitable

I have been a licensed financial adviser since 1987 and have always held a genuine passion for assisting people to succeed in their pursuit of life goals. My wife and I have been married since 1992 and we have two wonderful children. Whilst business and pleasure have taken me to many parts of the world, I love calling the Gold Coast home and enjoy an active outdoor lifestyle of boating and golfing.

### Qualifications

- ✓ Diploma of Financial Markets (Securities Institute of Australia)
- ✓ Diploma of Life Insurance (Australian Insurance Institute)
- ✓ Justice of the Peace
- ✓ Australian Institute of Company Directors
- ✓ Financial Services Institute of Australasia
- ✓ Financial Planning Association of Australia

## 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:

- ✓ Self-managed super funds (SMSF)

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 AMP Financial Planning 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
- ✓ bonus
- ✓ equity in the practice

# ANDREW WRIGHT

## Partner

**Authorised representative number:** 302565

**Credit representative number:** 381040

**Email:** [andrew@advicefirst.com.au](mailto:andrew@advicefirst.com.au)



My career in financial services began in 2000, with my first 6 years spent working for Fund Managers and Life Insurance companies – learning the industry from the inside out, time which in hindsight was the perfect preparation for my life as Financial Adviser. In 2006 I joined Advice First as the Insurance & Risk Management specialist, and then became a Partner here in 2013.

Beyond risk management and insurance, I have extensive technical knowledge and practical experience in wealth management and retirement planning. I enjoy guiding clients through the intricacies of superannuation and pension planning and gain satisfaction from helping clients realise their personal and financial goals.

Beyond work, I enjoy spending time with my family, surfing, snowboarding, hiking and travelling. I've been fortunate enough to combine these interests during travels to Asia, Europe, South America, New Zealand, Nepal and India - keenly engaging in conversation with anyone about anything relating to travel and adventure!

### Qualifications

- ✓ Bachelor of International Finance (Accounting Major)
- ✓ Graduate Diploma of 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:

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 AMP Financial Planning 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
- ✓ bonus
- ✓ equity in the practice



# TRENT ROSE

## Partner

**Authorised representative number:** 318278

**Credit representative number:** 375093

**Email:** [trent@advicefirst.com.au](mailto:trent@advicefirst.com.au)



I have been a licenced Financial Adviser since joining Advice First in 2007, became a Partner in the firm in 2013 and an Accredited Mortgage Consultant in 2015. My formal studies (Business Degree majoring in Finance) and past experience (as a technical analyst, creating Financial Plans) have provided the ideal footings for my career as a Financial Adviser.

Professional satisfaction comes from building diversified investment portfolios that reduce risk and enhance returns – the ultimate reward and outcome of doing this is:

- ✓ Portfolios that do well in bad times, not just the good times
- ✓ Unsolicited referrals from happy clients

I was born and bred on the Gold Coast, but like travelling around the country to service the many clients we have in all states of Australia. My wife and I are enjoying the learning curve associated with having a young family, and love spending the weekends with family and friends on the famous Gold Coast beaches.

### Qualifications

- ✓ Bachelor of Business (majoring in Finance and Marketing)
- ✓ Advanced Diploma of Financial Services
- ✓ Diploma of Finance & Mortgage Broking Management
- ✓ Financial Planning Association of Australia

### The advice and services I can provide

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

I am also an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I can advise on loans relating to:

- ✓ residential mortgages and home loans
- ✓ personal loans
- ✓ deposit bonds
- ✓ reverse mortgages

Subject to meeting the lender's credit criteria, along with any additional lender or AFG accreditations, I can also advise on and/or arrange loans relating to:

- ✓ commercial loans
- ✓ SMSF loans
- ✓ rural loans

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

## How I am paid

I receive the following from our practice:

- ✓ salary
- ✓ dividends
- ✓ bonus
- ✓ equity in the practice

## My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with AFG. AMP Financial Planning has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

# ADAM SMITH

## Partner

**Authorised representative number:** 346218

**Credit representative number:** 372040

**Email:** [adam@advicefirst.com.au](mailto:adam@advicefirst.com.au)



After several years in the industry as a technical analyst, I joined Advice First in 2010 as a Financial Adviser and then became a Partner in 2013. My role allows me to put in to practice the knowledge I gained from completing my degree in Financial Planning and Accounting. I particularly enjoy assisting our clients with retirement and lifestyle planning.

I measure my success on the difference I make to people's lives, by focusing on what's important to them, and assisting them to gain a better understanding of their financial and lifestyle circumstances.

On a personal note, my wife and I spent our younger years living in London and travelling Europe, before returning to the Gold Coast in 2005 to get married and start a family.

Born and raised on the Gold Coast I enjoy all outdoors sports and can often be found on the golf course, wakeboarding, camping or getting up at absurd hours to watch Arsenal play football!

### Qualifications

- ✓ Bachelor of Commerce in Financial Planning & Investments (Accounting)
- ✓ Certificate in Self-Managed Superannuation Fund
- ✓ Commissioner for Declarations (QLD)
- ✓ Financial Planning Association of Australia

### 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

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 AMP Financial Planning 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
- ✓ bonus
- ✓ equity in the practice

# LISA FORBES

## Partner

**Credit representative number:** 377909

**Email:** [lisa@advicefirst.com.au](mailto:lisa@advicefirst.com.au)



I joined the firm in 2008 to head up Advice First Finance. Previously to Advice First I spent 18 years as a lending manager with one of the big banks. I was delighted to leave the large corporate environment where it was all about “product sales”, to join a boutique business that genuinely puts the interests of the client first.

As proud and passionate as I am about the way we help our clients, I am even more proud of my sons, and even more passionate about my footy team – the famous Carlton Blues. As a family we are heavily involved in AFL and cricket at both school and club levels.

### Qualifications

- ✓ Diploma of Finance & Mortgage Broking Management
- ✓ Commissioner of Declarations

### The advice and services I can provide you

I am an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning, I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I can advise on loans relating to

- ✓ residential mortgages and home loans
- ✓ personal loans
- ✓ deposit bonds
- ✓ reverse mortgages

Subject to meeting the lender’s credit criteria, along with any additional lender or AFG accreditations, I can also advise on and/or arrange loans relating to:

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

### How I am paid

I receive the following from our practice:

- ✓ salary
- ✓ dividends
- ✓ bonus
- ✓ equity in the practice

### My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with AFG. AMP Financial Planning has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

# DAVID PERRY

## Financial Planner

**Authorised representative number:** 470068

**Credit representative number:** 470069

**Email:** [davep@advicefirst.com.au](mailto:davep@advicefirst.com.au)



I completed my Diploma of Financial Services and became a licensed Financial Planner with Advice First in 2014. Prior to this I enjoyed a 14-year career in the financial services industry, which included senior para-planning and managerial positions across Sydney and the Gold Coast.

Along with my role as a general practitioner financial planner within the firm, I am also responsible for the production of clear and concise advice documents that are provided to clients. These documents are provided to help you to understand all aspects of the strategy that we have developed for you - this includes a detailed explanation of the advice, the benefits it will bring you, your situation and a projection of what to expect for the future.

### Qualifications

- ✓ Diploma of Financial Services (Financial Planning)
- ✓ Justice of the Peace

### The advice and services I can provide you

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

- ✓ Employer super
- ✓ Gearing and margin lending
- ✓ Self-managed super funds (SMSF)

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 AMP Financial Planning 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

I am an employee of Advice First Pty Ltd and receive salary from Advice First Pty Ltd.

# DANNY STOJOVSKI

## Financial Planner

**Authorised representative number:** 427522

**Credit representative number:** 479579

**Email:** [danny@advicefirst.com.au](mailto:danny@advicefirst.com.au)

I have completed a range of tertiary education qualifications that have provided me with the fundamentals to excel the financial services industry. I have been involved in the industry since 2011 where I have enjoyed working across most facets of financial advice with a particular focus on wealth protection and investment planning. I am currently completing the financial planning industry's leading qualification of Certified Financial Planner (CFP) through the Financial Planning Association.



Along with my role as a general practitioner financial planner within the firm, I am also responsible for the production of clear and concise advice documents that are provided to clients. These documents are provided to help you to understand all aspects of the strategy that we have developed for you - this includes a detailed explanation of the advice, the benefits it will bring you, your situation and a projection of what to expect for the future.

### Qualifications

- ✓ Bachelor of Business – Management (Griffith University)
- ✓ Master of Commerce – Financial Planning (Griffith University)
- ✓ Financial Planning Association of Australia

### 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
- ✓ Gearing and margin lending
- ✓ Self-managed super funds (SMSF)

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 AMP Financial Planning 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

I am an employee of Advice First Pty Ltd and receive salary from Advice First Pty Ltd.