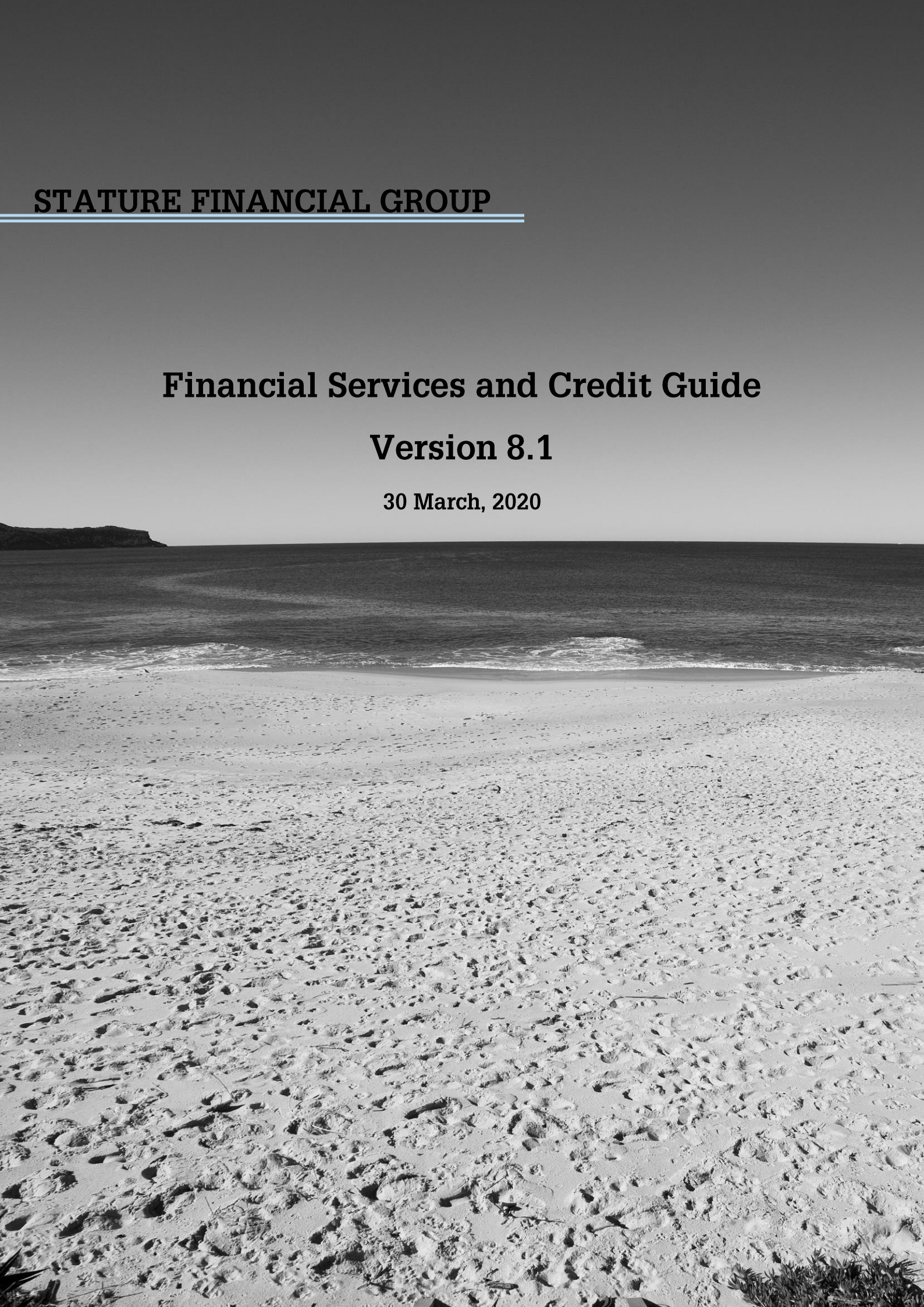
STATURE FINANCIAL GROUP

Financial Services and Credit Guide

Version 8.1

30 March, 2020



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 Hillross Financial Services Limited (Hillross)
- our fees and how we, your adviser and Hillross, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or Hillross

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 Firm

Stature has been helping people and businesses build strong financial futures since 1997.

We live and breathe our passion for Financial Freedom and believe that is a rare quality in our industry.

We are an integrated financial advice firm that can help clients at all stages of their lives, from building wealth, growing their businesses, preparing for retirement and beyond. We do this by offering a comprehensive approach to wealth management which combines access to a diversified range of financial advice services and specialist advisers, including:

- investments
- corporate super & group insurance
- tax and accounting
- mortgages
- motor vehicle/equipment finance broking and motor vehicle search

We do this for both individuals and businesses – all under one roof.

We are dedicated to maintaining lifelong relationships with all our clients and will work with you so you are best placed to reach your life goals.

Name	STATURE WEALTH MANAGEMENT PTY LTD trading as STATURE FINANCIAL GROUP
Australian Business Number	57 130 423 700
Authorised representative number	328035
Credit representative number	370054

Our office contact details

Address	Level 4, 92 Pitt Street, SYDNEY NSW 2000
Phone	02 8256 2100
Fax	02 9231 2199
Email	contactus@staturefinancialgroup.com.au
Website	www.staturefinancialgroup.com.au

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

STATURE WEALTH MANAGEMENT PTY LTD has more than one office. This FSCG details information about all our offices.

BELLA VISTA office contact details

Address	Building A, Level 2, A28, 24-32 Lexington Drive
Phone	02 8256 2100
Fax	N/A
Email	contactus@staturefinancialgroup.com.au

WINDSOR office contact details

Address	Shop 9, 100 George Street
Phone	02 8256 2100
Fax	02 4577 4466
Email	contactus@staturefinancialgroup.com.au

MELBOURNE office contact details

Address	Suite 1030, Level 10, 1 Queens Rd
Phone	03 9863 8777 or 02 8256 2100
Fax	03 9863 8780
Email	contactus@staturefinancialgroup.com.au

ADELAIDE office contact details

Address	82 Melbourne Street, North Adelaide SA 5006
Phone	08 8364 3688
Fax	08 8364 3686
Email	contactus@staturefinancialgroup.com.au

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 firm 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 20.

We can provide advice on	We can arrange the following products and services
— *Investments strategies (strategic asset allocation and goals based investing)* — *Budget and cash flow management* — *Debt management (including borrowing for personal and investment purposes)* — *Salary packaging* — *Superannuation strategies and retirement planning* — *Personal insurance* — *Estate planning* — *Centrelink and other government benefits* — *Ongoing advice and services, including regular portfolio reviews* — *Aged care*	— *Superannuation, including retirement savings accounts* — *Self-managed superannuation funds (SMSF)* — *Borrowing within your SMSF* — *Employer superannuation* — *Managed investments* — *Investor directed portfolio services (for example, administration platforms)* — *Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)* — *Standard margin loans* — *Retirement income streams, including pensions and annuities* — *Personal and group Insurance (life cover, disability, income protection and trauma)* — *Loans including mortgages, reverse mortgages and deposit bonds* — *Commercial loans and commercial asset finance* — *SMSF loans* — *Rural loans* — *Life investment products including whole of life, endowment and bonds* — *Securities (including listed 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* — *Where an administration platform is recommended, we are also authorised to provide a Limited Managed Discretionary Account service* — *Limited selection of investment guarantees*

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

Hillross 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 Hillross' 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 Hillross. These services may include those issued by companies related to Hillross.

As at March 2020, the lenders whose products are most commonly recommended by accredited mortgage consultants authorised by Hillross' are AFG Home Loans, ANZ, Westpac, AMP Bank, Bank SA and Bankwest.

Tax implications of our advice

Under the Tax Agent Services Act 2009, Stature Wealth Management Pty Ltd, trading as STATURE FINANCIAL GROUP 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 annual advice and services, the details will be documented and provided to you in an advice or service agreement. This includes the frequency of contact between us, service standards that may apply, any fee arrangements and how the agreement 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 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 actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply:

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 or annual advice and services.

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; and
- Deduction from your investment.

All fees and commissions will be paid directly to Hillross 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 over a 12 month period.

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 our advice and services, we may receive other support services from the licensee. We may also be eligible to receive financial including financing, technology 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 operational costs. These benefits are paid either at the licensee's discretion or depending on meeting certain qualifying criteria including the quality of our services, business goals and ranking against other firms in Hillross. 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.

We might receive financial and non-financial assistance including financing, badging rights or technology support to help us grow our business.

From time to time our firm participates in pro bono work and we may be eligible for a subsidy from the licensee of up to $3,800 per client inclusive of GST.

Development, management and advice (DMA) recognition

Eligibility to receive DMA run off payments is dependent on us continuing to be authorised by and meeting standards set by Hillross. From 31 January 2020 we will be eligible to receive run off payments based on the amount of advice revenue we generated in 2018. Advice revenue includes revenue directly attributable to advice provided to a client for an agreed fee. It excludes commissions from investment, insurance and banking products. These payments are to assist with our cash flow over 3 years as set out in the table below. Run off payments will not be made after December 2022.

Year	Total annual amount (payable over 2 instalments)
2020	$297,000.00
2021	$198,000.00
2022	$99,000.00

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 firm submits a minimum of 5 paraplanning requests per eligible authorised representative in our firm, 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% x $1,000 = $250) and pay a discounted fee of minimum $750.

Placement fees

From time to time Hillross 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 Hillross. We may share in this fee based on the level of participation by our clients.

Business buy-back option

If we leave the financial services industry, Hillross makes available a facility for its authorised representatives to transfer their clients. If this happens, Hillross may buy back the servicing rights of our clients. The facility is subject to certain conditions (such as, reason for sale, time the firm has been operating with Hillross, level of adherence to Hillross compliance requirements and achieving a satisfactory level of customer service), and provides a minimum value for our register of clients. The minimum value is based on a multiple of firm revenue. If at some future time we should look to sell our firm, Hillross may purchase the servicing rights of our clients in these circumstances.

Personal and professional development

Hillross offers education, personal and professional development opportunities to our firms on an annual basis. Participation in these opportunities may be based on attainment of qualifying criteria or open eligibility.

Education and professional development

Hillross will subsidise the cost of our participation in approved education 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 firms in Hillross. The maximum amount of this subsidy is $12,000 per annum per firm.

Qualification for this subsidy ceased on 31 December 2018. Any subsidy we earned in 2018 is available to us until 31 December 2020.

Provided we meet specific qualification criteria Hillross will support the firm with up to 20% of the licensee fees payable by the firm to the licensee in 2017 to meet the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority.

Both the subsidy and support mentioned above are paid by Hillross directly to the education provider and not to us.

Amicus program

In addition to the above, certain firms that meet additional qualification criteria will be eligible to participate in the Amicus program, an additional personal and professional development program organised by Hillross.

Relationships and associations

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

We are 53.67% owned by Associated Planners Financial Services Pty Ltd which is a member of the AMP Group.

About our licensee

Hillross Financial Services Limited

ABN 77 003 323 055

Australian Financial Services and Australian Credit Licensee

Licence No: 232705

Hillross is a member of the AMP Group and has:

- 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

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

About the AMP Group

Hillross 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 Hillross is affiliated with:

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

Hillross' relationships with other companies

AMP Services Limited (ASL) 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.

*includes GST

By way of example:

- If total funds under administration for a particular investment product is $10 million; ASL Services Limited would receive $33,000.

Margin lenders may make payments to ASL of up to 0.55% pa (including GST) in respect of margin loans calculated on the outstanding balance of a loan. Payments are normally made monthly. As an example, for each $10,000 of an interest only loan, the payment would be $55 over a year. However, for other loans, the payments will vary as interest is charged and principal is repaid. Our firm does not receive any part of the payments received by ASL, although we may indirectly benefit from these arrangements through the Hillross recognition program referred to earlier in this Guide.

From time to time, ASL may facilitate access to Hillross and its authorised representatives for issuers to train or educate Hillross and its authorised representatives on their products.

Arrangements with platform providers

This section of the FSCG sets out our relationships with platform providers and how these may influence the advice we give you.

Overview

Where you invest through platform products and services (such as investor directed portfolio services or IDPS); we may receive remuneration from those platform providers. Fees, commission payments and other benefits may be calculated as a percentage of your financial interest in a product or service or on the total amount of business advised. The amount and calculation of those fees are shown in the relevant disclosure document. Some fees and commission payments we receive may relate to arrangements existing before 1 July 2013.

Specific arrangements

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

PortfolioCare Platform

PortfolioCare products and services are issued by companies in the AMP Group and also provide administration and support services in respect of PortfolioCare. Administration services are performed by Asgard Capital management Limited (Asgard).

If you access a product in the PortfolioCare range, then administration fees and, where applicable, trustee fees, are deducted from your account. These fees, as set out in the product disclosure statement or IDPS Guide, are paid to Hillross after deduction of expenses for administration services and other services provided as mentioned above.

Further details about the fees and costs of investing in PortfolioCare are detailed in the relevant product disclosure statement or IDPS Guide. Please review the product disclosure statement you received when first investing in the product together with any correspondence from the issuer outlining changes to those fees and costs. Note that PortfolioCare is closed to new members and investors effective 20 December 2019.

Definitive Wrap platform

Definitive Wrap closed in 2014.

If you have accessed a product through the Definitive platform, which is operated by Macquarie Investment Management Limited (MIML), then the administration fees are deducted from your account within that platform and paid to Hillross. MIML is paid a fee by Hillross for administering this platform.

Further details about the fees and costs of investing in the Definitive Wrap platform are detailed in the product disclosure statement or IDPS guide you received when first investing in your product or service together with any correspondence from MIML outlining changes to those fees and costs.

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
CORE Property Pty Ltd	Real Estate Agency Services including Property Advice and Transactional Support	Up to 20% of commission received by CORE Advisory is paid to Stature Wealth Management. For example, if commission is $1000.00 we would be paid $200.00.
Stature ARW	Accounting	No fee or commission paid
Ginn & Associates Pty Ltd trading as Ginn & Russ	Mortgage Advice	30% upfront of the commission charged (typically 0.2275% of the loan value). For example, if commission is $1,000.00 Stature will receive $300.00. 30% ongoing of the commission charged (typically 0.0525% of the loan value). For example, if ongoing commission is $1,000.00 we are paid $300.00.
CoverU Pty Ltd	Novated Leases, Fleet Consultancy, Vehicle & Equipment Finance & Salary Packaging	50% Commission earned by CoverU Pty Ltd on net amount financed by any of the following services. Novated Leases*, Chattel Mortgages, Hire Purchase, Financial Lease, Operating Lease, Consumer Loans, Other products** *Fees on novated leases are payable on any employees under a relevant employer where the employer is classed as the referral. **Other products include any relevant finance or insurance product that may be accessed from time to time by CoverU or the Principal as long as the parties are appropriately authorised to access under applicable legislation. For example, CoverU Pty Ltd will receive initial commission of $2000.00, of this Coveru Pty Ltd will pay Stature $1,000.00.
PB Ritz Lawyers	Estate Planning Service	The 3rd Party agrees to pay a Referral Fee (inclusive of GST) following acceptance by the client of any

		Professional Services provided by the 3rd Party. The Referral Fee is payable to Hillross. Single - Simple Stature Wealth Management $440.00 PB Ritz $1,320.00 Single - Complex Stature Wealth Management $770.00 PB Ritz $2,035.00 Couple - Simple Stature Wealth Management $550.00 PB Ritz $1,650.00 Couple - Complex Stature Wealth Management $1,100.00 PB Ritz $2,530.00.
Ironfish	Property Investment Advice	No payment arrangement in place. Professional relationship.

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
RBHM	No fee or commissions is paid to stature or its subsidiaries.
Stature ARW	No fee or commission paid
Stature Leasing Services P/L trading as Iconex Leasing	No fee or commission paid
Ceder Financial Group	**Loan value under $500,000** Up to 65 percent (%) of any up-front commission or part of the fee for services paid by the Licensee. For example, if your loan balance was $100,000, initial commission would be typically up to $1,000. Ceder would receive 65% of $1,000 = $650.00. **Loan value $500,000 to $1,000,000** Up to 60 percent (%) of any up-front commission or part of the fee for services paid by the Licensee. For example, if your loan balance was $600,000.00, initial commission would be typically up to $3,900.00. Ceder would receive 60% of $3,900 = $2340.00. **Loan value over $1,000,000** Up to 50 percent (%) of any up-front commission or part of the fee for services paid by the Licensee. For example, if your loan balance was $1,200,000, initial commission would be typically up to $7,800.00. Ceder would receive 50% of $7,800 = $3,900.00. **Ongoing Commission** 65 percent (%) of any ongoing commission or part of the fee for services paid by the Licensee. For example, if your loan balance was $100,000, ongoing commission would be typically up to $150.00. Ceder would receive 65% of $150 = $97.50.

Mills Nettheim Pty Ltd trading as Eluvia Sydney Pty Ltd	The 3rd Party agrees to pay a Referral Fee (inclusive of GST) following acceptance by the client of any Professional Services provided by the 3rd Party. The Referral Fee is payable to Hillross. The amount of the Referral Fee is shown below. • Upfront Commission = 35% Eluvia **Example:** *Upfront* Commission = $1000.00. Eluvia will receive upfront commission of 35% (35% x $1000.00) = $350.00
Michael Mustafa -Insure Secure Invest Finance Pty Ltd	The *3'd* Party agrees to pay a Referral Fee (inclusive of GST) following acceptance by the client of any Professional Services provided by the 3'd Party. The Referral Fee is payable to Hillross. The amount of the Referral Fee is shown below. *Loan Value under $500,000* • Upfront Commission = 35% ISI **Example:** *Upfront* Commission = $1000.00. Insure Secure Invest will receive upfront commission of 35% (35% x $1000.00) = $350.00 *Loan Value $500,001 to $1,000,000* • Upfront Commission = 40% ISI **Example:** *Upfront* Commission = $1000.00. Insure Secure Invest will receive upfront commission of 40% (40% x $1000.00) = $400.00 *Loan Value over $1,000,000* • Upfront Commission = 45% ISI **Example:** *Upfront* Commission = $1000.00. Insure Secure Invest will receive upfront commission of 45% (45% x $1000.00) = $450.00 **Example** if the amount paid to ISI was 40% of $10,000 equals $4,000. The lender was to claw back $5,000 then ISI would return 40% of $5,000, which would be $2,000
David Debono - Macarthur Financial Planning Pty Ltd t/as Hillross Macarthur	The *3'd* Party agrees to pay a Referral Fee (inclusive of GST) following acceptance by the client of any Professional Services provided by the 3'd Party. The Referral Fee is payable to Hillross. The amount of the Referral Fee is shown below. • *Mortgage* Upfront Commission = 25% Hillross Macarthur • *Mortgage* Ongoing Commission = 25% Hillross Macarthur Payments are net of any aggregation or licensee fees or charges **Example:** *Upfront* Commission = $1000.00. Hillross Macarthur will receive upfront commission of 25% (25% x $1000.00) = $250.00. **Example:** *Ongoing* Commission = $1000.00. Hillross Macarthur will receive upfront commission of 25% (25% x $1000.00) = $250.00
Maynard Kearns Accounting Trading as MK Nominees Pty Ltd	The *3'd* Party agrees to pay a Referral Fee (inclusive of GST) following acceptance by the client of any Professional Services provided by the 3'd Party. The Referral Fee is payable to Hillross. The amount of the Referral Fee is shown below. • Upfront Fees = 30% Maynard Kearns • *Mortgage Upfront* Commission = 30% Maynard

	Kearns **Example:** *Upfront* Commission = $1000.00. Maynard Kearns will receive upfront commission of 30% (30% x $1000.00) = $300.00. **Example:** Mortgage *Upfront* Commission = $1000.00. Maynard Kearns will receive upfront commission of 30% (30% x $1000.00) = $300.00

Our other business activities and relationships

Other business interests

In addition to providing the services listed in this guide, we have a relationship with Stature ARW Accounting Pty Ltd, Stature Mortgage Solutions Pty Ltd, Stature Leasing Services Pty Ltd T/A Iconex Leasing which provide different financial services to services provided by Stature Financial Group.

Hillross has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

We control a percentage of the equity interests in the business providing the services listed above. As a result, we will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

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 or accredited mortgage consultant 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
  - 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 in the following below.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	**Australian Financial Complaints Authority (AFCA)** GPO Box 3 Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.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

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. Hillross 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 Hillross, even where subsequent to these actions they have ceased to be employed by or act for Hillross.

Your privacy

Your privacy is important to us. 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 Hillross 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 Hillross 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.
    - We may be disclosing your personal information to the Philippines for the purpose of Paraplanning & Client Service Manager.
- 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 Hillross will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Hillross 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.

The following risks are associated with investing through the MDA Service:

- Fair dealing: the risk of the authorised representative providing preferential treatment to some clients at the expense of other clients. For example, an attractive float is promoted to high net worth clients only and therefore other clients fail to receive an offer.
- Reasonable basis: the risk of the MDA operator not exercising diligence and thoroughness when making investment recommendations to the client.
- Failing to act responsibly and with a reasonable standard of care: where an MDA operator acts in his or her own interests before the benefit of their clients.
- An MDA service is not suitable for all clients. If you want to retain control of all investment decisions an MDA service will not be appropriate for you. However, if you are an experienced investor and understand the risks associated with having someone else make investment decisions on your behalf then it may be suitable for you.

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 within the necessary timeframe. You can then instruct us how you wish us to proceed. Please refer to 'Your relationship with us and using our services' in this guide. Under an MDA you may agree for us to respond on your behalf.

Non-limited recourse products

We may recommend you invest your portfolio in a non-limited recourse product, specifically a margin loan. The amount of borrowing we recommend will be based upon your relevant personal circumstances and goals but only to a maximum of 60% of your investment.

The following risks are associated with non-limited recourse products:

- Gearing can magnify your losses as well as your gains.
- Interest cost may outweigh investment returns and this could potentially have an impact on your cash flow.
- A non-limited recourse product or facility imposes a legal obligation on you to pay an amount to another person or financial institution in the event of the occurrence or non-occurrence of something where the rights of the other person or financial institution are not limited to any property or asset that you have paid or set aside as security for the agreement.

A margin call occurs when your portfolio drops below the level of security needed to fund the loan.

As part of our ongoing service, we will manage any risks of a margin call on your behalf other than receiving notification of margin calls. The margin lender will directly give you notice of any margin calls. We are not authorised to receive those margin call notices on your behalf.

Our Statement of Advice sets out the strategy for a margin call to review the loan to value ratio back to acceptable levels. We prefer that this is managed through cash injection or lodgement of additional securities/collateral rather than a sell down of the investments or crystallising losses.

If the value of the investment is less than the value of the loan, it will be inadequate to clear the associated debt, so more assets may need to be sold. Also, you may incur capital gains tax liability on the sale of your other assets. If in the unfortunate event, that neither of these balances is sufficient, you may be left with a remaining debt that will need to be repaid on an ongoing basis via your cash flow.

In the event of you having to sell your principal residence, note that it is not subject to capital gains tax and whilst the sale would incur selling costs, there would be no additional tax liability.

For example, if you use $10,000 of your own money and borrow $90,000 via a margin loan to invest in $100,000 in shares - if your shares suffer a significant decrease in value to $80,000 and you are required to meet a margin call from the lender immediately to fully repay your margin loan, you may be forced to sell $10,000 of your other assets and property to make up the shortfall in value due to the decrease in value of your shares which have been held as security for the margin loan.

Keeping you informed

You will have access to information regarding the trading on your account. This information will set out the transactions that we have undertaken on your behalf, as well as a detailed valuation of the assets and liabilities in your portfolio.

You can elect to either have continuous online access to your portfolio, together with the receipt of an annual statement, or receive paper statements both quarterly and annually.

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 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. The Investment Program will be prepared in accordance with the requirements of Division 3 of part 7.7 of the Corporations Act 2001 (the Act) and will comply with the requirement to act in the best interest of the clients as required by Division 2, Part 7.7A of the Act. In addition, the Investment Program will include information about:

- the nature and scope of the discretions we will be authorised and required to exercise under the MDA contract
- 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 you're 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.

Fees and costs

The fees and costs for MDA services are disclosed in the 'Managed Discretionary Account fees and costs' section of the **Schedule of fees**.

If we recommend you an MDA service and charge you a fee for the service, these fees and costs will be provided to you at the time we provide you with personal advice (or as soon as practicable after that time).

This financial services guide complies with the conditions of ASIC's relief under ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968.

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

About Mark Taylor

Mark is Managing Director and Senior Financial Adviser for Stature Financial Group.

Mark is a CERTIFIED FINANCIAL PLANNER ® and holds a Diploma of Financial Planning.

Mark has been a Financial Adviser and authorised by Hillross since 1997. Mark has been working in the financial services sector since 1987 and is a member of the Financial Planning Association of Australia. His experience comprises over ten years in corporate superannuation, including four years' experience as a Business Relationship / Development Manager in corporate markets.

Mark started his own financial planning firm in March 1997 and since then his firm has grown significantly. Mark and his team are focused on providing tailored and innovative financial planning strategies and solutions to individuals and corporations. Stature Financial Group has been recognised as a leader in corporate markets, both in advising clients and in providing quality, innovative, ongoing services to employers and their employees.

Phone	02 8256 2100
Email	mark@staturefinancialgroup.com.au
Authorised representative number	247765
Credit representative number	368662

Qualifications (Finance related)
Diploma of Financial Planning
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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending

- Goals based investing
- SMSF borrowing
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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 Hillross 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 firm:

- salary
- dividends

Mark Taylor is an employee, shareholder and director of Stature Wealth Management Pty Ltd and receives salary plus dividends from the firm.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Stature ARW Accounting Pty Ltd, Stature Mortgage Solutions Pty Ltd, Stature Leasing Services Pty Ltd T/A Iconex Leasing. Hillross has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

About Peter Willett

Peter is the General Manager Advice for Stature Financial Group.

Peter is an Authorised Representative of Hillross Financial Services.

Peter holds a Diploma of Financial Planning and a Graduate Diploma Business Administration.

Peter is the General Manager for Stature's Advice team, which incorporates both financial planning and mortgage broking. Peter has worked within the Financial Services industry for over 24 years, with extensive experience within businesses such as IPAC, MLC and HSBC. Peter believes in helping as many people as possible establish a financial strategy that enables them to grow and protect their wealth, so that they can achieve their personal goals both now and throughout their retirement.

Phone	02 8256 2100
Email	peterw@staturefinancialgroup.com.au
Authorised representative number	1269884
Credit representative number	513098

Qualifications (Finance related)
Diploma of Financial Planning
Graduate Certificate in Business Administration
Qualifications (Non-finance related)
Graduate Diploma Business Administration
Professional memberships

Professional designation

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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing

- Limited selection of investment guarantees
- Limited Managed Discretionary Account service
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Investor directed portfolio services
- Loans including mortgages, reverse mortgages and deposit bonds

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 Hillross 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 firm:

- salary
- bonus

Peter Willett is an employee of Stature Financial Group and receives a salary plus bonus payable where pre-determined performance based criteria are met.

About Lee Walker

Lee is a Senior Financial Adviser for Stature Financial Group.

Lee is a CERTIFIED FINANCIAL PLANNER ®, he holds a Bachelor of Accounting and Finance and a Diploma of Financial Services (Financial Planning).

Lee brings some unique financial services experience to Stature Financial Group, which includes three years as a tax adviser in the UK. He believes in providing holistic, professional advice to his clients by utilising his expertise in financial advice and tax.

Lee looks forward to building a long-term relationship with you and helping you to achieve your financial goals.

Phone	02 8256 2100
Email	lee@staturefinancialgroup.com.au
Authorised representative number	413204
Credit representative number	413207

Qualifications (Finance related)
Diploma of Financial Services (Financial Planning)
Bachelor of Accounting & Finance
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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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 Hillross 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 firm:

- salary
- bonus

Lee Walker is an employee of Stature Financial Group and receives a salary plus bonus payable where pre-determined performance based criteria are met.

About Robert Hill

Robert is a Senior Financial Adviser for Stature Financial Group.

Robert is a CERTIFIED FINANCIAL PLANNER ® and holds a Bachelor of Economics and Advance Diploma of Financial Services (Financial Planning).

Robert has worked in the financial advice industry since 2007. Robert's previous work experience includes finance roles for large multinational oil refining and pharmaceutical companies in London and Sydney. Robert believes in providing high quality financial advice focused on your individual needs. This is delivered through ongoing advice and support, working with you towards achieving your financial goals and objectives.

Phone	02 8256 2100
Email	robert@staturefinancialgroup.com.au
Authorised representative number	405397
Credit representative number	405396

Qualifications (Finance related)
Advanced Diploma of Financial Services (Financial Planning)
Bachelor of Economics
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:

- Aged care
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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

How I am paid

I receive the following from our firm:

- salary
- bonus

Robert Hill is an employee of Stature Financial Group and receives a salary plus bonus payable where pre-determined performance based criteria are met.

About Winni Liao

Winni is a Senior Financial Adviser for Stature Financial Group.

Winni is a CERTIFIED FINANCIAL PLANNER ® and holds a Bachelor of Laws and Commerce and Advanced Diploma of Financial Services (Financial Planning).

Winni has been in the Financial Services Industry since 2001 and continues to enjoy helping her clients achieve their Financial Freedom and protect their financial goals and objectives in the process.

Phone	02 8256 2100
Email	winni@staturefinancialgroup.com.au
Authorised representative number	446044
Credit representative number	446045

Qualifications (Finance related)
Advanced Diploma of Financial Services (Financial Planning)
Bachelor of Commerce (Accounting & Finance)
Bachelor of Law
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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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 Hillross 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 firm:

- salary
- bonus

Winni Liao is an employee of Stature Financial Group and receives a salary plus bonus payable where pre-determined performance based criteria are met.

About Charith Rodrigo

Charith is a Senior Financial Adviser for Stature Financial Group.

Charith holds a Bachelor of Commerce majoring in Banking & Finance & Diploma in Financial Planning.
Charith has worked within Debt Advisory for the past 6 years. This together with his experience in the Financial planning industry has enabled him to utilize his extensive knowledge and experience to offer specialist advice in cash flow modelling, optimal lending structures, risk and wealth management.

Charith firmly believes in partnering with individuals at an early stage of their careers to enable them to have financial security throughout the entirety of their life and not just in their twilight years.

Phone	02 8256 2100
Email	charith@staturefinancialgroup.com.au
Authorised representative number	1250947
Credit representative number	510945

Qualifications (Finance related)
Bachelor of Commerce (Banking)
Diploma of Financial Planning
Advanced Diploma of Financial Planning
Professional memberships

Professional designation

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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Gearing and margin lending
- Limited Managed Discretionary Account service
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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 Hillross 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 firm:

- salary
- bonus

Charith Rodrigo is an employee of Stature Financial Group and receives a salary plus bonus payable where pre-determined performance based criteria are met.

About David Searle

David Searle is a Senior Financial Adviser & Business Relationship Manager, Corporate Super & Group Insurance for Stature Financial Group.

He is a CERTIFIED FINANCIAL PLANNER ® and holds a Diploma of Financial Planning and Diploma of Financial Markets.

David is a financial planning specialist with over twenty years' experience in delivering high quality financial strategies to clients to assist in meeting their specific goals and objectives. As a Certified Financial Planner, David's objective is to assist his clients build, protect and manage their wealth by utilising his exceptional technical expertise, combined with the provision of high quality, ongoing client service.

Phone	02 8256 2100
Email	david@staturefinancialgroup.com.au
Authorised representative number	274560
Credit representative number	500267

Qualifications (Finance related)
Diploma of Financial Planning
Diploma of Financial Markets
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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Goals based investing
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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 Hillross 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 firm:

- salary
- bonus

David Searle is an employee of Stature Financial Group and receives a salary plus bonus payable where pre-determined performance based criteria are met.

About Stephen Hayes

Stephen is a Senior Financial Adviser for Stature Financial Group.

Stephen holds a Masters of Financial Planning, Advanced Diploma of Financial Planning, Diploma of Financial Planning and Graduate Certificate in Financial Planning.

Stephen has a comprehensive, client-focused approach to financial planning and is dedicated to helping his clients reach their financial goals. He achieves this by building long-lasting relationships with his clients, and working closely with them to develop tailored solutions for all of their financial needs.

Phone	02 8256 2100
Email	steve@staturefinancialgroup.com.au
Authorised representative number	1236413
Credit representative number	481244

Qualifications (Finance related)
Masters of Financial Planning
Advanced Diploma of Financial Planning
Diploma of Financial Planning
Graduate Certificate in 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Goals based investing
- Loans including mortgages, reverse mortgages and deposit bonds

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 Hillross 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 firm:

- salary
- bonus

Stephen Hayes is an employee of Stature Financial Group and receives a salary plus bonus payable where pre-determined performance based criteria are met.

About Christopher Mobbs

Chris is a Senior Financial Adviser for Stature Financial Group.

Christopher is a CERTIFIED FINANCIAL PLANNER ®, Accredited Mortgage Consultant and a SMSF Specialist Adviser.

Chris holds a Diploma of Financial Services (Financial Planning), Bachelor of Commerce and a Diploma of Finance and Mortgage Broking Management.

Chris is a highly regarded adviser and his professional experience includes owning and operating his own financial planning firm for over 20 years. Chris and his team joined with Stature Financial Group in late 2017.

Chris believes in providing high quality financial advice tailored to your individual needs and regularly recalibrating your plan with ongoing advice to offer you the best chance of achieving your goals and objectives.

Phone	03 9863 8777
Email	chris@staturefinancialgroup.com.au
Authorised representative number	249442
Credit representative number	373505

Qualifications (Finance related)
Certifcate IV in Finance and Mortgage Brokering
Bachelor of Commerce (Accounting & Finance)
Diploma of Financial Services (Finance/ Mortgage Broking Management
Diploma of Financial Planning
Professional memberships
MFAA - Mortgage & Finance Association of Australia
FPA - Financial Planning Association
SMSF Association (SPAA)
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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing

- Securities (including listed securities)

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

I am also an Accredited Mortgage Consultant and as a credit representative of Hillross 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	deposit bonds
personal loans	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 firm:

- salary
- bonus

Christopher Mobbs is an employee of Stature Financial Group and receives a salary plus bonus payable where pre-determined performance based criteria are met.

About Maddison Price

Maddison is a Senior Financial Adviser for Stature Financial Group.

Maddison holds a Bachelor of Commerce majoring in Finance and Financial Planning and is completing further studies to become a Certified Financial Planner.

Maddison has over 6 years' experience as a Financial Planner and 10 years' experience within the financial services industry. Maddison is passionate about assisting customers to achieve life goals using great financial solutions.

Phone	03 9863 8777
Email	maddison@staturefinancialgroup.com.au
Authorised representative number	1003483
Credit representative number	509715

Qualifications (Finance related)
Bachelor of Commerce – (Finance & 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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Securities (including listed securities)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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 Hillross 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 firm:

- salary
- bonus

Maddison Price is an employee of Stature Financial Group and receives a salary plus bonus payable where pre-determined performance based criteria are met.

About Terence Leong

Terence is an Associate Financial Adviser for Stature Financial Group.

Terence is an Authorised Representative for Stature Financial Group.

Terence holds a Bachelor of Commerce majoring in Accounting and Management. He also holds a Diploma and Advanced Diploma of Financial Planning and is completing further studies to become a Certified Financial Planner.

Terence has 5 years' experience in the financial services industry, and enjoys genuinely getting to know clients and being able to help them improve their financial circumstances.

Phone	02 8256 2100
Email	terence@staturefinancialgroup.com.au
Authorised representative number	1243138
Credit representative number	517706

Qualifications (Finance related)
Diploma of Financial Planning
Advanced Diploma of Financial Planning
Bachelor of Commerce (Accounting and Management)

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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited Managed Discretionary Account service
- Securities (including listed securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Investor directed portfolio services
- Loans including mortgages, reverse mortgages and deposit bonds

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 Hillross 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 firm:

- salary
- bonus

Terence Leong is an employee of Stature Financial Group and receives a salary plus bonus payable where pre-determined performance based criteria are met.

About Leanne Sparks

Leanne is a Senior Financial Adviser & Business Relationship Manager, Corporate Super & Group Insurance for Stature Financial Group.

Leanne holds an Advanced Diploma of Financial Services (Financial Planning) and a Certificate of Superannuation Management.

Leanne has over 30 years' experience working in financial services including more than 20 years working in corporate super and group insurance.

Leanne is dedicated to working with you to help you achieve the objectives of your organisation in relation to employee benefits and financial wellness programs.

Phone	03 9863 8777
Email	leanne@staturefinancialgroup.com.au
Authorised representative number	289211
Credit representative number	374548
Qualifications (Finance related)	
Advanced Diploma of Financial Services (Financial Planning)	
Professional memberships	
Associate Financial Planning Assoication	

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:

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing
- Securities (including listed securities)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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 Hillross 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 firm:

- salary
- bonus

Leanne Sparks is an employee of Stature Financial Group and receives a salary plus bonus payable where pre-determined performance based criteria are met.

About Peggy Barker

Peggy Barker is a Senior Financial Adviser for Stature Financial Group.

Peggy is a CERTIFIED FINANCIAL PLANNER® and holds a Diploma of Financial Planning.

Peggy Barker has been a licensed investment adviser for over 25 years. Peggy has a solid background in investment market analysis, and small and medium sized business management.

Before working in the financial planning industry in 1987, Peggy managed the family portfolio for several years as well as being involved in agriculture in the mid-north of South Australia. She is a graduate of the University of Adelaide and also worked as an upper atmosphere scientist in the United States. Peggy has won several awards for being an outstanding business achiever. She is a keen supporter of the Arts and its inspiration to business.

Phone	08 8364 3688
Email	peggy@staturefinancialgroup.com.au
Authorised representative number	245811
Credit representative number	378738

Qualifications (Finance related)
Diploma of Financial Planning
Industry Standard Education - RG146 specialist knowledge
Qualifications (Non-finance related)
Master of Science (Mathematical Physics)
Bachelor of Science (Honours)
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:

- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Goals based investing
- Limited selection of investment guarantees
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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 Hillross and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment

options. I am not authorised to provide credit assistance. 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 firm:

- salary
- bonus

Peggy Barker is an employee of Stature Financial Group and receives a salary plus bonus payable where pre-determined performance based criteria are met.

About Sigo Siriphokha

Sigo Siriphokha is an Associate Adviser for Stature Financial Group.

Sigo is an Authorised Representative of Stature Financial Group.

Sigo has a Bachelor of Economics and Diploma of Financial Planning

Sigo is an Associate Adviser who has worked within the Financial Services industry since 2016.

I'm highly motivated to help clients achieve their financial goals and objectives. My goal is to use my expertise to provide holistic advice while developing everlasting relationships with clients. Their success is my success.

Phone	02 8256 2100
Email	sigo@staturefinancialgroup.com.au
Authorised representative number	1268491
Credit representative number	512204

Qualifications (Finance related)
Diploma of Financial Planning
Bachelor of Economics

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 limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited Managed Discretionary Account service
- Securities (including listed securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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 Hillross and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. 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 firm:

- salary
- bonus

Sigo Siriphokha is an employee of Stature Financial Group and receives a salary plus bonus payable where pre-determined performance based criteria are met.

About Neil Bagnall

Neil is an Accredited Mortgage Consultant and an Authorised Credit Representative for Stature Financial Group.

Neil holds a Diploma of Finance & Mortgage Broking.

Neil has over 20 years' experience in the finance industry, many of which was specialising in residential mortgage lending.

Neil has always been passionate about finance & lending and takes great pride in matching up the best products to suit the client's specific requirements. Neil invests heavily in providing absolute excellence in the service he delivers to all of his clients and creates strong advocates by providing a most enjoyable and seamless experience.

Phone	02 8256 2100
Email	neil@staturefinancialgroup.com.au
Credit representative number	507555
Qualifications (Finance related)	
Diploma of Finance & Mortgage Broking FNS50315	
Professional memberships	
MFAA - Mortgage & Finance Association of Australia	

The advice and services I can provide

I am an Accredited Mortgage Consultant and as a credit representative of Hillross, 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 firm:

- salary
- bonus

Neil Bagnall is an employee of Stature Financial Group and receives a salary plus bonus payable where pre-determined performance based criteria are met.

About Janet Foster

Janet is an Accredited Mortgage Consultant and an Authorised Credit Representative for Stature Financial Group.

Janet has a Certificate IV Financial Services (Finance/Mortgage Broking)

Janet has extensive experience working within the mortgage industry over a period of 17 years and has over 30 years' experience in the financial services industry. Janet has an extensive knowledge of AMP and joins us from an existing AMPFP business.

Phone	02 8256 2100
Email	janet@staturefinancialgroup.com.au
Credit representative number	372223
Qualifications (Finance related)	
Certificate IV Financial Services (Finance/Mortgage Broking)	

The advice and services I can provide

I am an Accredited Mortgage Consultant and as a credit representative of Hillross, 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	deposit bonds
personal loans	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 firm:

- salary
- bonus

Janet Foster is an employee of Stature Financial Group and receives a salary plus bonus payable where pre-determined performance based criteria are met.