

# Financial Services and Credit Guide

Aspire Planning Group Pty Ltd

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 AMP Financial Planning Limited (AMP Financial Planning)
- 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.

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

## Summary of the business

<b>Name</b>	Aspire Planning Group Pty Ltd trading as Aspire Planning Group Pty Ltd
<b>Australian Business Number</b>	29 128 608 088
<b>Authorised representative number</b>	322747
<b>Credit representative number</b>	374215

## Our office contact details

<b>Address</b>	232 High Street, , Preston, Victoria 3072
<b>Phone</b>	03 9480 4500
<b>Fax</b>	03 9484 5288
<b>Email</b>	info@aspirepg.com.au
<b>Website</b>	www.aspirepg.com.au

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

## Our advice and services

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

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

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

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

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

AMP Financial Planning maintains an approved products and services list from a diversified selection of approved Australian and International providers, including companies related to AMP Financial Planning. 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 approved by AMP Financial Planning. These services may include those issued by companies related to AMP Financial Planning.

As at September 2018, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by AMP Financial Planning's are ANZ, AFG Home Loans, Commonwealth Bank, NAB, Macquarie Bank and ING.

## Tax implications of our advice

Under the Tax Agent Services Act 2009, Aspire Planning Group Pty Ltd, trading as Aspire Planning Group Pty Ltd 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 apply for complete transactions for you on limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years. You may request a copy of such records by contacting our office during that period.

## Your relationship with us and using our services

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

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

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

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

## 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 will 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 incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

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

## Our fees

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

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

Our agreed advice and service fees may include charges for:

- Initial advice; and
- Ongoing advice.

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

- Initial commission - a percentage of the value of your investment contributions, 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 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.

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

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

We may be eligible for Development management and advice (DMA) recognition or equivalent payments based on our performance relative to other AMP Financial Planning practices in prior years.

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 relevant percentage is then applied to our practice revenue and the resulting payments are received across the year (the 'payment period').

For example, if there are 12 monthly payment periods in a year, and if our DMA rate is set at 3% and our revenue for the payment period was \$25,000 (assuming, for the purpose of this example, the revenue is the same for each payment period), we would receive  $\$25,000 \times 0.03 = \$750$  each month.

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

Ranking of practices is determined by a points system which is a broad measure of the growth and professionalism of our practice as compared to other practices in the 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 measurement period.

### **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, 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 education and professional development programs, 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.

#### **Education and professional development programs**

AMP Financial Planning may 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 practices in AMP Financial Planning. The maximum amount of this subsidy is \$12,000 per annum per practice. Advisers can allocate a percentage of their grant towards travel and accommodation to attend an approved course.

AMP Financial Planning will also provide a grant to us if we meet specific qualification criteria by reimbursing the practice up to 20% of the licensee fees payable by the practice to the licensee in 2017 to meet the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority.

#### **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. 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 paraplaning costs, depending on the number of paraplaning requests that we make in a particular month. If our practice submits a minimum of 5 paraplaning 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**

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



# Relationships and associations

It is important that you are aware of the relationships that 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 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

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 related or associated with AMP Financial Planning, namely:

- 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.

## AMP Financial Planning's 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, ASL 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 would receive \$33,000.

From time to time, ASL 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

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.

#### WealthView eWRAP and PortfolioCare platform

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

If you access a product in the WealthView or 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 AMP Financial Planning after deduction of expenses for administration services and other services provided as mentioned above.

Further details about the fees and costs of investing in WealthView or PortfolioCare are detailed in the relevant product disclosure statement or IDPS Guide. For closed products, please review the product disclosure statement you received when first investing in your product together with any correspondence from the issuer outlining changes to those fees and costs. Note that WealthView eWRAP and PortfolioCare Elements (super/pension, investment) closed to new members and investors in 2016.

## 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
Marie Belfiore	Marie Belfiore refers clients to Aspire Planning Group Pty Ltd for financial advice. If you are referred to us by Marie Belfiore then we will pay Marie Belfiore 30% of the fee paid to the Licensee. For example if the fee paid to the Licensee is \$1,000 then we would pay a \$300 referral fee.	Paid To Marie Belfiore
Carlo Cappello - PFG Financial Services	Aspire Planning Group has a referral arrangement with PFG	Paid to Carlo Cappello

Financial Services through which Aspire Planning Group refers clients to Carlo Cappello for Mortgage advice. If you are referred to Carlo Cappello by Aspire Planning Group, then PFG Financial Services will pay Aspire Planning Group 30% of any one off commission on a client's initial borrowing and 40% ongoing commission on a client's borrowing paid by the Licensee.

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
Aspire Accounting Group Pty Ltd	We have a referral arrangement with Aspire Accounting Group Pty Ltd trading as Aspire Taxation Accounting through which Aspire Accounting Group Pty Ltd trading as Aspire Taxation Accounting refers clients to us for financial advice. We do not pay Aspire Accounting Group Pty Ltd trading as Aspire Taxation Accounting a referral fee.
Deryan & Co Pty Ltd	We have a referral arrangement with Deryan & Co Pty Ltd through which Deryan & Co Pty Ltd refers clients to us for financial advice. We do not pay Deryan & Co Pty Ltd a referral fee
Vekovich and Associates	We have a referral arrangement with Vekovich & Associates through which Vekovich & Associates refers clients to us for financial advice. We do not pay Vekovich & Associates a referral fee.
Bob Gajic T/as BG Family Trust T/as Synergy Accounting and Taxation	Vukasin Zecevic has a referral arrangement with Bob Gajic T/as BG Family Trust T/as Synergy Accounting and Taxation through which Bob Gajic T/as BG Family Trust T/as Synergy Accounting and Taxation refers clients to me Vukasin Zecevic for financial advice. If you are referred to Vukasin Zecevic by Bob Gajic T/as BG Family Trust T/as Synergy Accounting and Taxation, then we will pay Bob Gajic T/as BG Family Trust T/as Synergy Accounting and Taxation a referral fee of 20% of the commission paid to the Licensee. For example if the commission paid to the Licensee is \$1,000 then we would pay a \$200 referral fee

## Confidence in the quality of our advice

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

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact AMP Advice Complaints:
  - Phone 1800 812 388
  - Email [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au)
  - In Writing:

**Attention: National Manager, Advice Complaints**  
33 Alfred Street  
Sydney NSW 2000
- They will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following below.

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

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

## Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. 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 (the Group);
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Group Privacy Policy);
- 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 Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

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

# Our Financial Advisers and Credit Advisers

## About Greg Canino

<b>Experience</b>	<p>Greg Canino Director, Financial Planner “Destiny is in your hands” Founding Partner, Director and CERTIFIED FINANCIAL PLANNER™, Greg has been a financial adviser for over 28 years.</p> <p>He is also member of the Financial Planning Association of Australia and is accredited in self-managed super funds. Greg holds expert knowledge across a wide range of financial planning areas, including superannuation, self-managed super funds, gearing/margin Lending, retirement and personal risk insurance.</p> <p>Greg has a true passion for financial planning and enjoys the interaction with clients, helping them to achieve their financial goals and objectives.</p>
<b>Phone</b>	03 9480 4500
<b>Email</b>	greg@aspirepg.com.au
<b>Authorised representative number</b>	247926
<b>Credit representative number</b>	374214

### Qualifications (Finance related)

Certificate of 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:

- Employer super
- Limited selection of investment guarantees
- Managed Discretionary Accounts

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 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
- share of revenue

I am an employee / director and shareholder of Aspire Planning Group Pty Ltd and receive a salary, plus dividends, plus share a commission from Aspire Planning Group Pty Ltd

## About Vukasin Zecevic

Experience	Founding Partner and Director, Vic has been a financial planner since 1983. Prior to this he had a diverse working career in the fashion industry. Vic has a broad range of expertise across all areas of financial planning but focuses on risk insurance and wealth creation through superannuation and retirement planning. He loves assisting clients in their time of need providing them with a “nest egg” when they and their family need it most – be it through risk insurance or superannuation.
Phone	03 9480 4500
Email	vic@aspirepg.com.au
Authorised representative number	252290
Credit representative number	371008

### Qualifications (Finance related)

Advanced Diploma of Financial Planning

### Professional memberships

AFA - Association of Financial Advisers

## 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
- Self-managed super funds (SMSF)
- Managed Discretionary Accounts

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 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 Aspire Planning Group Pty Ltd and receive a salary and commission from Aspire Planning Group Pty Ltd.

## About Ranko Zecevic

Experience	Ranko is a Financial Planner with Aspire and he has a Diploma of Financial Planning and is a CERTIFIED FINANCIAL PLANNER™ as well as being a member of the Financial Planning Association of Australia. With over 25 years' experience in the Financial Services Industry, Ranko shares a real passion for financial planning with the rest of the Aspire Team. He particularly enjoys the variety of dealing with a wide choice of people, ages and their differing needs.
Phone	03 9480 4500
Email	ranko@aspirepg.com.au
Authorised representative number	249075
Credit representative number	371007

### Qualifications (Finance related)

Certificate of Financial Planning

### Professional memberships

FPA - Financial Planning Association

## The advice and services I can provide

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

- Aged care
- Gearing and margin lending
- Self-managed super funds (SMSF)
- Managed Discretionary Accounts

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 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 Aspire Planning Group Pty Ltd and receive a salary and commission from Aspire Planning Group Pty Ltd.



## About Danny Novak

<b>Experience</b>	<p>Danny is a Financial Planner with Aspire and has over 31 years' experience in the financial services industry. With a Diploma of Financial Planning, he is a CERTIFIED FINANCIAL PLANNER™ and is also accredited in Self-Managed Super Funds and Margin Lending.</p> <p>Danny has particular expertise in Superannuation, Self-Managed Super Funds, Gearing/Margin Lending, Retirement and Risk. What he enjoys most about being a financial planner is assisting clients with their financial goals and dreams</p>
<b>Phone</b>	03 9480 4500
<b>Email</b>	danny@aspirepg.com.au
<b>Authorised representative number</b>	250905
<b>Credit representative number</b>	371395

### Qualifications (Finance related)

Certificate of 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:

- Employer super
- Managed Discretionary Accounts

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 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:

- share of revenue

I am an employee of Aspire Planning Group Pty Ltd and receive a share of commission from Aspire Planning Group Pty Ltd

## About Daniela Balteanu

<b>Experience</b>	<p>Daniela Balteanu "Knowledge isn't power until it is applied."</p> <p>As a financial planner for the Aspire Planning Group, Daniela is focused on developing long term professional relationships by delivering quality advice for clients who wish to realise their financial goals and objectives. She is passionate about helping clients develop their wealth in a practical and proactive manner.</p> <p>Daniela enjoys working across all aspects of financial planning, ranging from superannuation consolidation and debt reduction to transition to retirement strategies. She holds an Advanced Diploma of Financial Planning, as well as a Bachelor of Architecture and has a range of clients from all walks of life and backgrounds.</p>
<b>Phone</b>	03 9480 4500
<b>Email</b>	Daniela@aspirepg.com.au
<b>Authorised representative number</b>	471709
<b>Credit representative number</b>	471720

### Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

### Professional memberships

AFA - Association of Financial Advisers

## 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
- Managed Discretionary Accounts

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 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 Aspire Planning Group Pty Ltd and receive a salary plus a share of commission from Aspire Planning Group Pty Ltd.

## About Tarek Mazloum

Experience	Tarek is a Paraplanner with Aspire, responsible for the preparation of financial plans, including strategic planning and compliance. He has a diverse background and commenced with Aspire Planning Group in April 2017.
Phone	03 9480 4500
Email	tarek@aspirepg.com.au
Authorised representative number	1233565
Credit representative number	478815

### Qualifications (Finance related)

Diploma of Financial Planning

### Professional memberships

AFA - Association of Financial Advisers

## 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
- Gearing and margin lending
- Self-managed super funds (SMSF)
- Managed Discretionary Accounts

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 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.

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## About Dragan Rakic

Experience	Dragan has a true passion for financial planning and enjoys helping clients and putting them in a better position. He enjoys assisting clients to achieve their financial goals and objectives. Dragan can assist in Superannuation, Risk Insurance, Retirement, Debt Management and Budgeting.
Phone	03 9480 4500
Email	dragan@aspirepg.om.au
Authorised representative number	1260146
Credit representative number	504078

### Qualifications (Finance related)

Diploma of Financial Planning

### Professional memberships

AFA - Association of Financial Advisers

## The advice and services I can provide

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- Aged care
- Employer super
- Gearing and margin lending
- Self-managed super funds (SMSF)
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## About Lyndon Mustafa

Experience	Lyndon is an employee at Aspire Planning Group Pty Ltd and has a strong passion for the financial planning industry. Lyndon is consistently keeping up to date with all new products and policies that will help benefit his clients and the practice. Lyndon's main focus is to develop long-term professional relationships and to deliver quality advice to all clients by putting them in a better position. Lyndon has a desire to help all clients achieve their financial and life goals.
Phone	03 9480 4500
Email	lyndon@aspirepg.com.au
Authorised representative number	1267123
Credit representative number	511012

### Qualifications (Finance related)

Diploma of Financial Planning

### Professional memberships

AFA - Association of Financial Advisers

## 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
- Gearing and margin lending
- Self-managed super funds (SMSF)
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## How I am paid

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# Schedule of fees

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

## Initial service fees

We are committed to making sure our fees are transparent, understood and agreed to by you. Our preferred method of payment is by an agreed fee.

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 our types of fees that may apply.

### Payment methods

Where you have asked to be invoiced directly for our advice and services we will provide you with an invoice at the time of presenting our advice to you. Payment is required within 7 days of receiving our invoice and can be paid by:

- Direct debit
- Credit card (American Express, Visa, Mastercard or Bankcard)
- Cheque (Please make cheques out to AMP Financial Planning)
- BPay
- Direct credit

Where you have chosen to pay our initial advice fees via your product, these fees will be deducted from your product upon implementation of our advice.

- An additional fee of \$150.00 (Incl GST) per rollover will apply if there are more than 2 rollovers involved (Standard Advice).
- Where complex strategies or additional work is required (including the retention of our recommendation of a product or service not approved by AMP Financial Planning) an additional fee of \$250 per hour will apply. We will advise you of any additional fee before proceeding.
- Transaction without advice services and Investment Switch only Statement of Advice preparation fee, a minimum fee of \$40 will apply.

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

Initial service	Fee amount
Risk Advice Risk needs analyses and sourcing	From 0 to \$550
Standard Advice – From \$0 to \$1,980 per Individual	
• Superannuation Planning / Consolidation (up to 2)	
• Simple Investment / Investment portfolio review	From \$0 to \$1980
• Estate Planning	
Intermediate Advice – From \$0 to \$2,640 per Individual	
• Personal Insurance needs (Risk)	
• Superannuation Planning / Consolidation (up to 3)	From \$0 to \$2640
• Simple Investment / Investment portfolio	

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- Estate Planning
- Pension

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Advanced Advice – From \$0 to \$3,630 per Individual

- Personal Insurance needs (Risk)
- Superannuation Planning / Consolidation (up to 3)
- Simple Investment / Investment portfolio

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- Estate Planning
- Pension From \$0 to \$3850
- Retirement Planning
- Centrelink
- Transition to Retirement
- Aged Care
- Gearing
- SMSF Advice

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Implementation Fee	Between 0% and 4.5%. For example, if your initial investment was \$100,000, we may charge up to \$4500
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Transaction Only Services	Starting from \$0 to \$275
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Gearing	Between \$1100 and \$3300
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## Ongoing service fees

We offer ongoing services as part of our client value proposition.

We offer ongoing advice services as part of our client value proposition. The cost of this service is as follows:

For example:

0.60% minimum up to 1.0% of your account balance depending on the Service Offering selected by the client. For example if you investment balance is \$100,000 we may charge between \$600 and \$1,000.

Payment methods

Where you have asked to be invoiced directly for our advice and services we will provide you with an invoice at the time of presenting our advice to you. Payment is required within 7 days of receiving our invoice and can be paid by:

- Direct debit
- Credit card (American Express, Visa, Mastercard or Bankcard)
- Cheque (Please make cheques out to AMP Financial Planning)
- BPay
- Direct credit

Where you have chosen to pay our ongoing advice fees via your product, these fees will be deducted from your product generally on a monthly or yearly basis.

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

Ongoing service	Fee amount
We offer ongoing advice services as part of our client value proposition.	Up to 1.0% of funds under management. For example, if your account balance was \$100,000, your fee would be \$10000.

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## Commissions

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

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

Product type	Initial commission	Ongoing commission	Example
Investments	Up to 4.95% of all contributions made to the investment.	Up to 1.0% of the investment value each year.	If you made an investment of \$10,000, we would receive up to \$495.00 initially and \$100.00 pa.
Insurance (including those held within superannuation)	<p>Up to 77% of the first year's premium for new policies implemented from 1 January 2019.</p> <p>We may receive up to 88% of the first year's premium for new policies implemented between 1 January 2018 and 31 December 2018.</p> <p>We may receive commissions on increases or additions to existing policies of up to 88%.</p>	Up to 33% of the insurance premium each following year.	<p>On insurance policies implemented from 1 January 2019, if your insurance premium was \$1,000, we would receive an initial commission of up to \$770.</p> <p>We would receive an ongoing commission of up to \$330.00 pa.</p>

All fees and charges include GST.

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