

FINANCIAL SERVICES GUIDE (FSG)

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About this Guide

This Financial Services Guide (FSG) provides you with important information about Fortnum Private Wealth (Fortnum), the Principal Practice, and its Authorised Representatives (Advisers) who may provide you with the services described in this FSG.

This FSG consists of two parts, and both contain important information which must be read together. It's important that you take the time to read the information provided so that you can make an informed decision about whether to use the services offered by us.

If you need any clarification on what you have read, please don't hesitate to contact us. We are committed to having open and honest communication with you at all times, as this is the foundation of good advice and a successful ongoing relationship.

ABOUT US

Fortnum, as an Australian Financial Services Licensee (AFSL), brings together many like-minded financial advisers who share a “client-first” approach.

Our name comes from a combination of two words – fortress and numbers. This represents our duty to you, the client – our dedication to protecting your financial security and our strength in numbers.

Fortnum is owned by current and former:

- Principal Practices and Advisers (or their related entities);
- Fortnum staff; and
- Fortnum contractors.

How does Fortnum maintain adviser standards?

Each Fortnum Adviser is required to undertake continuous professional development. Fortnum hosts regular training programs on areas such as legislative changes to the taxation, social security, superannuation and investment environments. Our education and training philosophy is one of continually raising the bar.

Each Fortnum Adviser has direct access to technical, risk and investment research professionals who can provide additional analysis on strategy and products so that we can deliver quality advice to you. Risk management specialists monitor and regularly audit each Fortnum Adviser to maintain high-quality advice standards.

Who is responsible for the advice to you?

Fortnum is responsible for any financial advice or services your Adviser provides under our Australian Financial Services Licence (AFSL).

What financial services and products can Fortnum provide?

Fortnum is licensed to provide financial product advice and deal with the following products:

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Derivatives.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or ‘Wrap’).
- Managed Discretionary Account (MDA) Services.
- Retirement savings accounts.
- Superannuation (including Self-Managed Super Funds).
- Listed Securities.
- Standard margin lending facilities.

A wide range of financial products from various product providers are available and are thoroughly researched by qualified research professionals including, but not limited to, Mercer, Innova Asset Management, Zenith and Morningstar.

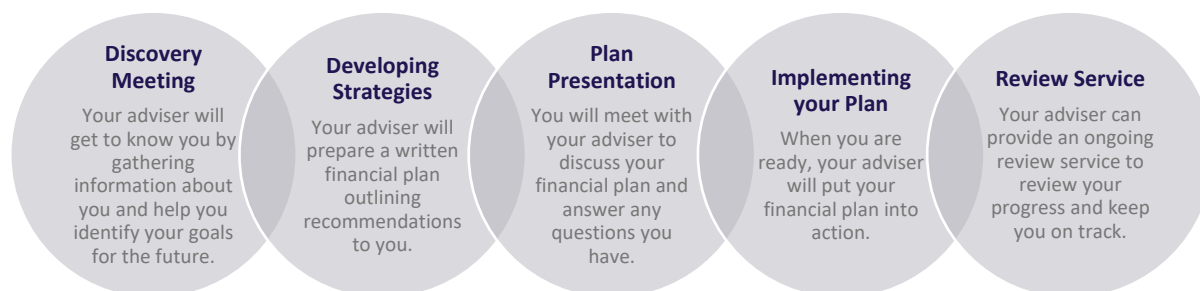
Your Adviser is only authorised to advise on products which are approved by Fortnum for use. Your Adviser will only recommend a product to implement your strategy after considering its suitability in relation to your individual objectives, financial situation, and needs.

Lack of Independence

Fortnum, its Principal Practices and its Advisers are not independent, impartial or unbiased due to the types of payments that are received by the group. This includes commissions paid by insurance providers based on insurance recommendations made to clients. Payments received in this regard are all legal under Corporations Act 2001.

OUR ADVICE PROCESS

A comprehensive advice process is designed to ensure that the advice provided is suited to your needs and financial circumstances.



Important documents

You will receive a number of documents throughout the advice process and if you agree to enter into an ongoing review service. We will provide these documents as per your preferred method, electronically or paper based.

Statement of Advice (SOA) Your Adviser will formulate a strategy to help achieve your needs and objectives and will put together any personal advice in a Statement of Advice (SOA). A SOA sets out the scope of the advice, your current personal and financial position, the basis for the advice and how it addresses your needs and objectives. It will also disclose the fees and charges payable by you and the remuneration and other benefits we may receive.	Record of Advice (ROA) Where a further review is conducted or ad-hoc advice is requested from you and personal advice is provided, the advice may be provided via a new SOA or a Record of Advice (ROA) as applicable to the circumstances. Further advice may be in the form of a ROA where the further advice does not significantly differ from the original advice provided.	Statement of Transaction (SOT) At times, you may wish to make changes without receiving advice. In these cases, we can take your instructions by telephone, email or in person (depending on type) and arrange for the transaction to be completed, without providing personal advice. Once implemented, we will provide you with a Statement of Transaction (SOT), which confirms your instructions, informs you that no advice has been provided and discloses any fees and charges payable by you.
Product Disclosure Statement (PDS) If your Adviser recommends a product as part of your financial strategy, they will provide you with the relevant Product Disclosure Statement (PDS). The purpose of a PDS is to assist you in making a decision about the particular financial product. It contains information about the product's key features, benefits, risks, and fees.	Ongoing Service Agreement (OSA) If your Adviser recommends, and you enter into, an ongoing review service, for a period of more than 12 months, you will initially receive an Ongoing Service Agreement (OSA). This document outlines the agreed service and the fees applied over the specified period. You will also receive an Enhanced Fee Disclosure Statement (eFDS) each following year. It will outline the fees paid and the services you received in the preceding 12 months, as well as estimated fees and services which will be provided to you in the upcoming 12 month period. The document will also ask you to confirm that you would like to continue the ongoing review service with your Adviser and consent to the deduction of any ongoing fees.	Client Service Contract If your Adviser recommends, and you enter into, a service arrangement for a fixed period of 12 months or less, you will receive a Client Service Contract. This document outlines the agreed service and the fees applied over the specified period. You will also receive a Confirmation of Fees and Services Letter at the end of the contract period which will outline the services you received, and fees paid.

HOW WE ARE PAID

The remuneration and other benefits listed below generally cover what Fortnum, your Adviser, the Principal Practice and any related parties may receive as a result of the services provided to you. Specific amounts and benefits can often only be calculated once the recommendations are made to you.

There are various ways that you may pay Fortnum for the services provided to you, including:

- Fee for service - where you pay a fee for the services that we provide; or
- Commission (paid by product and service providers) in the form of initial (up-front) and/or ongoing (trail) commission; or
- A combination of commission and fee for service.

Each of these is discussed in further detail below.

All fees for services paid by you and/or commission paid by product and service providers are paid to Fortnum. Fortnum then distributes 100% of the fees received to its Principal Practices or distributes the fees after our Licensee fees and other expenses have been deducted.

Fee for service

In all instances, your Adviser will discuss the calculation of the fees when you meet and agree on the services to be provided. Fees charged are generally payable after the services have been provided, however, ongoing review service fees are generally paid in advance. The agreed fees may be documented in a Letter of Engagement, set out in a SOA, in a ROA, or via an OSA.

Fee for service payments may be payable for:

- Initial Consultation – we may charge fees for your initial discovery meeting.
- Advice Preparation – we may charge fees for the preparation, presentation and/or implementation of our advice to you. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you.

- Ongoing Review Service – we may charge a fee to provide ongoing reviews, including further advice suitable to your needs.
- Ad hoc Fees – we may charge fees for other services where costs outside the above are incurred.

How are fees for services calculated and paid?

Fees charged for our services may be:

- A dollar amount; or
- A percentage of the amount invested; or
- An hourly rate; or
- A combination of some or all of the above, as agreed with you.

How commissions (initial and ongoing) from a life insurance product are calculated?

Fortnum may receive payments in the form of initial commissions and/or ongoing commissions from the insurance product providers for any product you choose to use that is recommended by us. These commissions are included in the fees and/or premiums you pay for the product. You do not pay these fees to us directly. We may rebate some or all of this to you.

Initial commission from a life insurance provider is typically up to 66% (inclusive of GST) of the first year's premium that you pay.

Ongoing commission can be up to 33% (inclusive of GST) of the premium from year two onwards for the life of the policy.

However, existing commission arrangements for insurance purchased prior to 1 January 2018 may continue to be paid in the same manner as what would have previously been advised to you.

The actual commission that will be received by Fortnum, the Principal Practice, and your Adviser will be disclosed to you in your SOA, SOT or ROA.

Managed Discretionary Account Service Fee

Fortnum offer a Managed Discretionary Account (MDA) Service and charge a service fee for the use of the MDA Service.

Member Fees

Fortnum may receive payments from the trustee of a superannuation fund, with which it has entered into a Member Services Agreement, in respect of the services provided to you on behalf of the trustee. Please refer to Part 2 of our Guide for further details (if applicable).

Other forms of remuneration or benefits

Fortnum, your Principal Practice and/or Adviser may be entitled to other benefits when providing services to you.

Fortnum, your Principal Practice and Adviser keep registers of small value benefits (i.e. \$100 to \$300 in value) which may be received by them from product and service providers. These benefits are permissible unless they are received frequently or when similar benefits received combine to exceed \$300 per annum. If you would like a copy of the register, please ask your Adviser and it will be made available to you within seven days.

In addition, Fortnum receives payments by product providers to support adviser training and professional development.

If your Adviser is an accountant who is subject to the Accounting Professional and Ethical Standards, under APES 230, all benefits received, regardless of value, will be recorded on their register.

PROFESSIONAL INDEMNITY INSURANCE

Fortnum is covered by Professional Indemnity insurance satisfying the requirements under section 912B of the Corporations Act (2001) relating to insurance obligations. Our insurance arrangements cover claims made against us as the Licensee and for the conduct of any Fortnum adviser (whilst acting as an Authorised Representative of our AFSL).

OTHER IMPORTANT DETAILS

Fortnum Advice Pty Ltd

Fortnum Advice Pty Ltd is a wholly owned subsidiary of Fortnum Private Wealth Ltd. Fortnum Advice holds an Australian Financial Services License that provides financial services to clients.

PROTECTING YOUR PRIVACY

We collect and keep a record of your personal information, including sensitive information (e.g. information about your health), in order to provide you services including financial advice. We may also use the information we have collected in order to comply with any legislative or regulatory obligations we have and to help us run our business.

Fortnum is committed to the confidentiality and security of your personal information. It will be necessary for us to collect, use and disclose your personal information. If you do not consent to this, or we are unable to collect all the necessary personal information, we will not be able to provide you with the relevant financial planning and advice services.

In most cases, we collect personal information directly from you. In other cases, however, we may collect your personal information from third parties. The third parties we may collect from include, but are not limited to: your accountant, your lawyer or solicitor, other financial services institutions, insurance providers and any other third parties where you have provided consent.

In order to manage and administer our financial planning services, it may be necessary for us to disclose your personal information to third parties. The parties to whom we may disclose your personal information include, but are not limited to: financial institutions for the provision of financial products, such as investments, superannuation, and life insurance; auditors; third parties providing mailing services, administration support, maintenance of our information technology systems, printing of our documents, research services; any government or regulatory body for whom we have a legal obligation to provide this information to; referral partners.

It is possible that an organisation listed above may disclose your personal information to overseas recipients, but it is not possible for us to provide any further details of that in this document. We may disclose your personal information to an entity which is located outside of Australia, to enable them to undertake specified services on behalf of Fortnum, your Adviser or Principal Practice.

In addition, the Principal Practice and/ or your Adviser may disclose your personal information to overseas recipients in order to access services they provide, such as paraplanning and administration.

Details of this can be found in the Fortnum Privacy Policy, which includes details of how you may access, and seek correction of, your personal information which we hold. It also includes details of how you may complain if you believe that we have breached the Australian Privacy Principles under the Privacy Act and how we deal with such complaints.

You may obtain a copy of the Fortnum Privacy Policy by telephoning us on (02) 9904 2792 or by visiting our website at www.fortnum.com.au.

You can authorise another person to act on your behalf, to receive information and/or undertake transactions. Both requesting this to occur, and removing this authorisation, are required to be notified in writing.

Where your Adviser becomes a representative of, or sells their business to, another Australian Financial Services Licensee, Fortnum may also use and disclose the information collected about you to enable your Adviser or the new business owner to continue to provide you with financial products and services.

We collect your personal information as permitted by, and in accordance with, the Privacy Act. Other legislation may also apply, such as the Anti-Money Laundering and Counter-Terrorism Financing Act.

ABSENCE OF RELEVANT INFORMATION

If you do not wish to provide the information required to formulate your recommendations, your Adviser will advise you about the possible consequences of not having disclosed your full personal information and the impact on the recommendations given. You should consider these implications carefully.

IF YOU HAVE A COMPLAINT

In the first instance, if you are unhappy with the advice or service provided by your Adviser, Practice Principal, or Fortnum, you can let us know by putting your concerns in writing or by calling us.

We will investigate your complaint and respond to your concerns as quickly as possible and within 30 days.

Complaints Officer (Fortnum Private Wealth)

PO Box R1872
ROYAL EXCHANGE NSW 1225

By email at complaints@fortnum.com.au or by calling (02) 9904 2792.

If we have not responded to your complaint within 30 days, or if you feel it has not been resolved to your satisfaction, you may refer your concerns to the Australian Financial Complaints Authority (AFCA), which provides an accessible, fair and independent dispute resolution service. You can contact AFCA at:

Australian Financial Complaints Authority Limited

GPO Box 3
Melbourne VIC 3001
www.afca.org.au

By email at info@afca.org.au; or by calling 1800 931 678.

You can also contact the Australian Securities and Investments Commission (ASIC). ASIC is Australia's corporate, markets and financial services regulator. ASIC contributes to Australia's economic reputation and wellbeing by ensuring that Australia's financial markets are fair and transparent, supported by confident and informed investors and consumers. You can contact ASIC at:

Australian Securities and Investments Commission

PO Box 4000
Gippsland Mail Centre Victoria 3841
www.asic.gov.au

By calling 1300 300 630.

ABOUT US

Our Practices, Business Depot Financial Planning BNE Pty Ltd and Hood Advisory Pty Ltd and our Advisers are Authorised Representatives of Fortnum Private Wealth Ltd.

Our Practices have been established to provide a range of wealth advice and expertise to assist clients with every aspect of their financial situation. Our Practices have a disciplined approach to helping you build and manage your plan for financial independence.

Below are our Practices details and how you can contact us:

Name	Business Depot Financial Planning BNE Pty Ltd	Phone	(07) 3193 3000
ABN	27 644 561 400	Email	fpbne@businessdepot.com.au
CAR	128 4724	Website	www.businessdepot.com.au
Name	Hood Advisory Pty Ltd	Phone	(07) 3193 3000
ABN	28 141 084 497	Email	mitch.hood@hoodadvisory.com
CAR	448309	Website	
Address	Level 1, 27 James Street, Fortitude Valley QLD 4006		

WHAT WE DO

We can provide advice on the below types of financial products and services. Your adviser may not be qualified in all of the products and services below. Please refer to their individual adviser profile for their qualifications and the advice they can assist you with.

The types of financial product advice our Advisers can provide you:

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF)*.
- Margin Lending Facilities*.

The services our Advisers can provide you:

- Investment strategies including gearing and savings plans.
- Budget and cash flow planning.
- Debt management.
- Superannuation advice, including salary sacrifice and consolidation strategies.
- Self-Managed Super Funds (SMSF)*.
- Personal insurance strategies.
- Centrelink / DVA advice.
- Retirement planning advice.
- Estate planning advice.
- Advice on ownership and structures (e.g. discretionary and family trusts).
- Portfolio review services.
- Ongoing advisory services.

*Accredited advisers only. Our Advisers may also engage by referral the use of specialists such as (but not limited to) accountants and solicitors.

Our Tax Services

Business Depot Financial Planning BNE Pty Ltd and Hood Advisory Pty Ltd are registered with the Tax Practitioners' Board as a Tax (Financial) Adviser, as is each Adviser. This means that Mitchell Hood and Megan Kelly can provide tax advice in regard to the strategies and financial products that they recommend to you.

OUR FEES

Fees will be agreed based on your requirements and the complexity of your financial circumstances. All fees charged will be fully detailed in the Letter of Engagement or Statement of Advice you receive and will be agreed with you prior to you becoming liable for them.

We will discuss and agree on the method of payment with you before we provide you with our services. Generally, we will either invoice you directly, or deduct from your investments, or adopt a combination of these methods for the fees payable. Cash transactions will not be accepted.

Fee for Service

The fee for service may be determined by any of the following:

- A maximum hourly rate of \$550.00 per hour (including GST) depending on the complexity of your circumstances;
- An agreed fee;
- A percentage of funds under advice of up to 1.1% (including GST) depending on the complexity of your circumstances;
- A combination of any of the above.

Introductory Meeting

May incur a cost where agreed due to complexity and location, however, are generally offered without obligation or cost.

Developing Strategy or Scenario Analysis

The cost will be determined after considering the complexity of the work to be completed, and you will be advised of the amount before we undertake the work. Typically, the cost will range between \$250 to \$8,800.

Specific Advice

Generally, relates to advice on a single service or strategy, i.e investment portfolio, self-managed super advice, superannuation contribution or pension, etc. Typically, the cost will range between \$250 to \$8,800.

Integrated or Complex Advice

Includes multiple strategies and service areas developed into a comprehensive strategic plan. The cost will be determined by the complexity of the advice and services required to meet your specific financial goals and objectives, and the estimated time necessary to both prepare appropriate recommendations and provide ongoing portfolio services for twelve months after implementation of the recommendations. Typically, the cost will range between \$990 to \$26,400.

Implementation of agreed strategies

We may charge an Implementation fee where you accept our recommendations, and you ask us to implement them for you. It is payable at the time of implementation and typically the cost will range between \$250 to \$8,800.

Ongoing Adviser Services

We recommend that you review your financial situation at least every twelve months or whenever your personal or financial circumstances change.

Access to ongoing Adviser service, portfolio and risk management, progress reporting and advice is available for a monthly cost which will be determined after considering the complexity of the ongoing services agreed. You can arrange for the payment to be taken directly from a bank account or your portfolio under a fee for service arrangement. The minimum cost starts at \$220 per month

Ongoing Review Services

If we have no ongoing service arrangement with you, you need to ask us for advice or a review. We may then charge you a fee for any services we provide. The fee and how it is to be paid will be agreed to between you and your chosen Adviser before work is commenced and disclosed in your applicable advice document.

Insurance Commissions**Commissions**

Insurance commissions may be paid by product providers to Fortnum, who, in turn, may pay a proportion of this to Business Depot Financial Planning BNE Pty Ltd & Hood Advisory Pty Ltd. If your Adviser receives a proportion of this remuneration, they will inform you of the amount at the time they provide you with advice.

Payments we receive

All fees for services paid by you and/or commission paid by product and service providers are paid to Fortnum. The relationship between Fortnum and the Principal Practices is arranged through a flat fee agreement. This agreement stipulates that 100% of the remuneration is paid to the Practice. Therefore, Fortnum will retain 0% and the Principal Practice will receive 100%. Business Depot Financial Planning BNE Pty Ltd & Hood Advisory Pty Ltd may share part of this amount with your Adviser.

Your Statement of Advice, Statement of Transaction or Record of Advice will provide further details of amounts paid to Fortnum, Business Depot Financial Planning BNE Pty Ltd and Hood Advisory Pty Ltd, and your Adviser.

Payments our Advisers receive

Mitchell Hood and Megan Kelly are directors/shareholders of Business Depot Financial

Planning BNE Pty Ltd and have been appointed as Authorised Representatives of Fortnum.

Mitchell Hood and Megan Kelly may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- Your Adviser may be paid a salary based on experience and capability.
- Your Adviser may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.
- Your Adviser may receive dividends and/or distributions as a shareholder of Business Depot Financial Planning BNE Pty Ltd.

Mitchell Hood is also a director/shareholder of Hood Advisory Pty Ltd and has been appointed as an Authorised Representative of Fortnum.

Mitchell Hood may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- Your Adviser may be paid a salary based on experience and capability.
- Your Adviser may receive dividends and/or distributions as a shareholder of Hood Advisory Pty Ltd

Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

We will not receive any referral payments for referrals we make.

Your Adviser or Business Depot Financial Planning BNE Pty Ltd may refer you to Depot Accounting Pty Ltd or Business Depot Legal Pty Ltd. These companies are related entity to Business Depot Financial BNE Pty Ltd due to common ownership between these linked brands within our network.

Our Relationships and Associations

The extensive list of products and services approved by Fortnum includes products and services provided by entities with whom Fortnum director, employee, Business Depot Financial Planning BNE Pty Ltd, Hood Advisory Pty Ltd and/or your Adviser have a relationship or association, either directly or via a related entity.

We believe that your interests should be placed first and that products and services should only be recommended if it is in your best interests.

However, it is important that you know of, and are comfortable with, those relationships and associations and any benefits that arise.

Megan Kelly is a director and shareholder in Depot Accounting Pty Ltd and Depot Holdings Pty Ltd and may refer you to businesses within the broader businessDEPOT Group for other services which may include accountancy, taxation, legal and/ or self-managed superannuation services. Megan Kelly may be entitled to receive dividends and director fees from these entities. Business Depot Pty Ltd receives a licence fee from Business Depot Financial Planning BNE Pty Ltd based on total income of the entity for access to the IP, brand name and marketing services.

Associations and Directorships

Your Adviser, Business Depot Financial planning BNE Pty Ltd or a related entity is a shareholder and/or a director in the following entities which may receive a direct benefit from any financial product advice or services that are provided to you:

- Business Depot Pty Ltd – Indirect shareholder
- Depot Accounting Pty Ltd – Shareholder
- Depot Holdings Pty Ltd as trustee Depot Holdings Unit Trust – Unitholder and Shareholder
- Business Depot Agency Broking Pty Ltd – Indirect shareholder
- Business Depot Marketing Pty Ltd – Indirect shareholder
- Business Depot Broking Pty Ltd – Indirect shareholder
- Business Depot Legal Pty Ltd – Indirect shareholder
- Business Depot Capital Pty Ltd – Indirect shareholder

PROTECTING YOUR PRIVACY

Further details around how Business Depot Financial Planning BNE Pty Ltd manages privacy are available at www.businessdepot.com.au and/or by calling us on (07) 3193 3000.

Mitchell Hood

Authorised Representative Number	307754
Phone	(07) 3193 3000
Email	m.hood@businessdepot.com.au
Qualifications	Advanced Diploma of Financial Planning Margin Lending
Professional Memberships	Association of Financial Advisers (AFA)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Margin Lending Facilities

Experience

Mitch is the go-to person for financial planning and business succession advice.

Solutions focused, he provides a practical approach to advice and ensures clients know their personal cashflow position, baseline and stress test it against future goals and unexpected health events that life can often deliver. Strategies often include building in contingency plans for 'what if' scenarios which assist clients stay on track to reach their personal or business potential, even when life throws a curve ball at them.

Mitch takes the complex and makes it simple, providing clients more control, clarity and delivering a partnership they seek from their trusted adviser.

Megan Kelly

Authorised Representative Number	1240833
Phone	(07) 3193 3000
Email	M.Kelly@businessdepot.com.au
Qualifications	Diploma in Financial Planning SMSF Association Specialist Adviser Chartered Accountant Bachelor of Business Margin Lending
Professional Memberships	SMSF Association & Chartered Accountant Australia & New Zealand

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF)
- Margin Lending Facilities

Experience

Being a business owner herself, Megan understands first-hand the struggle people have separating their personal finances from their business finances, but it's important that they don't forget about themselves. Megan combines her extensive experience in accounting and financial planning with her specialist skills in self-managed super funds [SMSF], estate planning and investment structuring to help business owners deal with the unique challenges they face.

Megan regularly provides advice in relation to investment structuring, SIS compliance as well as pension and retirement planning. She has also provided specialist support in relation to estate planning, family law disputes and SMSF compliance issues. Megan is Queensland State Chair for the SMSF Association, and a valued member of the SMSF specialist network.

Fortnum Private Wealth Ltd
ABN: 54 139 889 535
AFSL: 357 306

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Sydney NSW 2000
Phone (02) 9904 2792

