



# Financial Services and Credit Guide

Accredited by | **AMP** 

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, 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

Name	Invest Blue Pty Ltd trading as Invest Blue
Australian Business Number	91 100 874 744
Authorised representative number	257496
Credit representative number	375044

## Our office contact details

Address	Level 27/101 Collins Street, MELBOURNE VIC 3000 Postal: PO Box 18410, Collins Street East Melbourne VIC 8003
Phone	1300 346 837
Fax	1300 546 837
Email	itspossible@investblue.com.au
Website	www.investblue.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.

Invest Blue has more than one office. This FSCG details information about our practice only. You can obtain the FSCG for other offices by contacting them on the details below.

### Armidale office

Address	131 Faulkner Street, ARMIDALE NSW 2350 Postal: PO Box 677, Armidale NSW 2350
Phone	1300 346 837

### Biloela office

Address	54 Callide Street, BILOELA QLD 4715 Postal: PO Box 152, Biloela QLD 4715
Phone	1300 346 837

### Brisbane office

Address	Level 1 - 10 Finchley Street, MILTON QLD 4064 Postal: PO Box 835, Paddington QLD 4064
Phone	1300 346 837

### Central Coast office

Address	Level 1 - 210 The Central Coast Highway, ERINA NSW 2250 Postal: PO Box 3077, Erina NSW 2250
Phone	1300 346 837

### Coffs Harbour office

Address	10 Moonee Street, COFFS HARBOUR NSW 2450 Postal: PO Box 42, Coffs Harbour NSW 2450
Phone	1300 346 837

### Gladstone office

Address	55 Goondoon Street, GLADSTONE QLD 4680 Postal: PO Box 669, Gladstone QLD 4680
Phone	1300 346 837

**Norwest office**

<b>Address</b>	7.11, 12 Century Circuit, BAULKHAM HILLS NSW 2153 Postal: PO Box 6681, Baulkham Hills NSW 2153
<b>Phone</b>	1300 346 837

**Penrith office**

<b>Address</b>	Suite 7, 8 Castlereagh Street, PENRITH NSW 2751 Postal: PO Box 768, Penrith NSW 2751
<b>Phone</b>	1300 346 837

**Sydney office**

<b>Address</b>	Level 14 383 Kent Street, SYDNEY NSW 2000 Postal: PO Box Q1078, Queen Victoria Building NSW 1230
<b>Phone</b>	1300 346 837

**Tamworth office**

<b>Address</b>	29 Darling Street, TAMWORTH NSW 2340 Postal: PO Box 243, Tamworth NSW 2340
<b>Phone</b>	1300 346 837

**Toowoomba office**

<b>Address</b>	Suite 2/102 Herries Street, TOOWOOMBA QLD 4350 Postal: PO Box 671, Toowoomba QLD 4350
<b>Phone</b>	1300 346 837

**BY APPOINTMENT ONLY****Gold Coast office**

<b>Address</b>	Suite 5, Level 15, Corporate Centre One 2 Corporate Court, BUNDALL QLD 4217 Postal: PO Box 835, Paddington QLD 4064
<b>Phone</b>	1300 346 837

**Grafton office**

<b>Address</b>	1A King St, GRAFTON NSW 2460 Postal: PO Box 42, Coffs Harbour NSW 2450
<b>Phone</b>	1300 346 837

**Maitland office**

<b>Address</b>	3/12 Ken Tubman Drive, MAITLAND NSW 2320 Postal: PO Box 3077, Erina NSW 2250
<b>Phone</b>	1300 346 837

**Rockhampton office**

<b>Address</b>	Suite 1, 71-73 Denham Street, Rockhampton, QLD 4700 Postal: PO Box 669, Gladstone, QLD 4680
<b>Phone</b>	1300 346 837

**Brisbane (Eagle Street) office**

<b>Address</b>	Moore Stephens Office - Level 12 – 10 Eagle Street BRISBANE QLD 4000 Postal: GPO Box 475 Brisbane QLD 4000
<b>Phone</b>	1300 346 837

## 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 16.

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)	— Borrowing within your SMSF
— 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
— Aged care	— Retirement income streams, including pensions and annuities
	— 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 January 2020, the lenders whose products are most commonly recommended by accredited mortgage consultants authorised by AMP Financial Planning's are AMP Bank, Commonwealth Bank, Macquarie Bank, AFG Home Loans, ANZ and Westpac.

## Tax implications of our advice

Under the Tax Agent Services Act 2009, Invest Blue Pty Ltd trading as Invest Blue, trading as Invest Blue 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.

## 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 servicing to you and will be entitled to the agreed 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 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 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 over a 12 month period.

For more information on our services, please see our **Schedule of fees** attached or available on request.

### Fixed service fees

We offer the following services at these fees:

Service	Fee
For consultation with a financial planner outside an Initial or Ongoing Advice/Service Package agreement, we charge an hourly rate.	\$330.00 per hour (inclusive of GST)
For assistance with services/administration via our support staff outside an initial or Ongoing Advice/Service Package, we charge an hourly rate.	\$110.00 per hour (inclusive of GST)

### 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 for 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 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.

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

From time to time our practice 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) run off payments**

Eligibility to receive DMA run off payments is dependent on us continuing to be authorised by and meeting standards set by AMP Financial Planning. 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 cashflow over 3 years as set out in the table below. Run off payments will not be made after January 2023.

Year	Total annual amount (payable over 24 instalments)
2020	\$1,470,150.00
2021	\$980,100.00
2022*	\$490,050.00

\* Final payment expected to occur in January 2023

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

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

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.

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



Provided we meet specific qualification criteria AMP Financial Planning will support the practice with 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.

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

### **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.

### **Paraplanning costs subsidy**

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

### **Placement fees**

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 | — AMP Capital Funds Management Limited                |
| — NMMT Limited                             | — AMP Capital Investors Limited                       |
| — N.M. Superannuation Pty Limited          | — AMP Superannuation Limited                          |
| — Multiport Pty Limited                    | — AMP Life Limited                                    |
| — ipac asset management limited            | — Cavendish Superannuation Pty Ltd                    |
| — AMP Bank Limited                         | — Australian Securities Administration Limited (ASAL) |
| — SMSF Administration Solutions Pty Ltd    | — 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 (super/pension, investment) 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
Stockbroker approved by AMP	Advice and/ or execution of	2.5% of any referral fees will be

Financial Planning	share/securities transactions	paid to AMP Financial Planning and we will receive the remaining 97.5%. <i>For example, if the referral fee was \$1,000 AMP Financial Planning will receive \$25.00 and we will receive \$975.00</i>
Amicus General Insurance	Amicus provides our clients with general insurance advice.	We receive a referral fee of 25% of premium received by Amicus General Insurance. <i>For example: if the commission received was \$1,000, we would receive \$250.</i>
Community Mutual Limited T/as Regional Australia Bank	Community Mutual Limited T/as Regional Australia Bank provides our clients with home loan services.	We receive an upfront referral fee of 0.55% of commission and ongoing referral fee of 0.22% of commission received by Regional Australia Bank. <i>For example if the upfront commission received was \$1,000, we would receive \$5.50. If the ongoing commission was \$1,000 we would receive \$2.20.</i>
AMP Bank	Home and business lending services	Up to 0.85% initial commission and up to 0.25% ongoing commission <i>For example, for a loan of \$100,000, we would receive up to \$850.00 initial commission and up to \$250.00 ongoing commission</i>
AMP Financial Planning Pty Limited	Credit assistance with mortgages and loans	35 % of any one off commission on initial borrowing received by AMP Financial Planning Pty Ltd 35 % of any ongoing commission on continued borrowing received by AMP Financial Planning Pty Ltd <i>For example, if the initial commissions was \$5,000 and ongoing commission was \$1,000, we will initially receive \$1,750 and continue to receive \$350 per annum thereafter.</i>
Moore Stephens – Tax, Advisory & SMSF Administration (Qld & Northern NSW) Pty Ltd	Advice and assistance in taxation affairs and accounting practices, business management and advisory, audit, corporate finance and SMSF administration services	A flat dollar payment equivalent to 15% plus GST of year one fees, payable upon receipt of the fees by the firm. <i>For example – Professional service was \$2000, we would receive a flat dollar amount of \$330 (15% plus GST).</i>
RFS Finance Pty Ltd	Mortgage, Lending Services and Finance – (New equipment hire finance and car hire	Up to 3.00% Initial Commission will be paid to AMP FP of the finance amount, of which we receive 85% <i>For example – A loan for \$50,000 – (3%) = \$1,500, we would receive 85% of \$1,500 = \$1,275.00</i>
AMP Bank	Home and business lending services	Up to 0.85% initial commission and up to 0.25% ongoing commission  For example, for a loan of \$100,000, we would receive up to \$850.00 initial commission and up to \$250.00 ongoing commission.

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
Moore Stephens – Tax, Advisory & SMSF Administration (Qld & Northern NSW) Pty Ltd	If you are referred to us by Moore Stephens for financial advice we will pay Moore Stephens 15% plus GST of any upfront commission or part of the fee for services paid by the Licensee. <i>For example: if the upfront commission was \$1,000 we would pay \$165 upfront and ongoing.</i>

## Our other business activities and relationships

### Other business interests

In addition to providing the services listed in this guide, we have a relationship with:

- ✚ RFS Finance Pty Ltd - RFS Finance Pty Ltd provides training and ongoing administrative support to our lending managers. AMP Financial Planning has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

## 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 Steve Sewell



Authorised representative number	249542
Credit representative number	380936

<b>Qualifications (Finance related)</b>
Diploma of Financial Services (Financial Planning)
Advanced Diploma of Financial Services (Financial Planning)

## The advice and services I can provide

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- salary
- dividends
- bonus where pre-determined criteria are met

I am a director and shareholder of Invest Blue and I receive a salary plus dividends and a potential bonus from Invest Blue. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice.



## About Mina Cao



Authorised representative number	1253998
Credit representative number	518673

### Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

Bachelor of Business (Accounting)

Bachelor of Business (Banking & Finance)

### Professional memberships

FPA - Financial Planning Association

### Professional designations

Financial Planner AFP (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
- Limited selection of investment guarantees
- Investor directed portfolio services

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 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 practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of Invest Blue and I receive a salary plus a potential bonus from Invest Blue. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice

## About Goran Velevski



Authorised representative number	455927
Credit representative number	518736

### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Planning

Bachelor of Business (Economics and Finance)

### Professional memberships

FPA - Financial Planning Association

### Professional designations

FPA - Affiliate Financial Planner

## 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
- Limited selection of investment guarantees
- Investor directed portfolio services

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 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 practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of Invest Blue and I receive a salary plus a potential bonus from Invest Blue. Any potential bonus paid is based on meeting individual key performance indicators and the overall profitability of our practice

## 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

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

Initial service	Fee amount
Our initial advice fee is determined by the complexity of the advice being provided and the value added to you from the strategy. The fee will be articulated to you in our 'Challenge' meeting.	Starting from \$1,980.00 (Inclusive of GST)
For consultation with a financial planner outside an initial or ongoing advice package, we charge an hourly rate	\$330.00 per hour (Inclusive of GST)
For assistance with services/administration via our support staff outside an initial or Ongoing Advice/Service Package, we charge an hourly rate.	\$110.00 per hour (Inclusive of GST)

### Ongoing service fees

We provide ongoing services to help you stay on track to meet your goals. Our ongoing service fees vary depending on the scope and complexity of services provided. The cost of these services are as follows:

Ongoing service	Fee amount
Our ongoing advice fee are determined by the complexity of the advice being provided and the value added to you from the strategy. Our ongoing advice fee structure - You will either be charged a 'Flat Fee' (\$) amount, a percentage based fee (%) or a combination of both.	Flat Fee - Starting from \$1,980.00 (Inclusive of GST) or % Based Fee - Ranging Between - 0.01% to 5.00% of the investment balance/funds under management. e.g: if your account balance was \$100,000 and your fee was 0.99%, your fee would be \$990.00.

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

### Annual service fees

We also offer services for the below costs for a fixed period of 12 months. The cost of those services are as follows:

Service	Fee amount
We offer a range of annual service packages including a provision of a 'Review'	Flat Fee - Starting from \$1,980.00 (Inclusive of GST) for a 12 month period. or Between - 0.01% to 5.00% of funds under management for a 12 month period.e.g: if your funds under management was \$100,000, assuming the balance remains constant, your fee for 12 months would range between \$10.00 to \$5,000.00.

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

## 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 5.5% of all contributions made to the investment.	Up to 1.1% of the investment value each year.	If you made an investment of \$10,000, we would receive up to \$550.00 initially and \$110.00 pa.
Insurance (including those held within superannuation)	Up to 66% of the first year's premium for new policies implemented from 1 January 2020.	Up to 33% of the insurance premium each following year.	On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660.
	We may receive up to 77% of the first year's premium for new policies implemented between 1 January 2019 and 31 December 2019.		We would receive an ongoing commission of up to \$330.00 pa.
Loans	We may receive commissions on increases or additions to existing policies of up to 130%.	Up to 0.55% of the outstanding loan balance each year. AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 0.62% and we will receive the remaining 99.38%.	If your loan balance was \$100,000, initial commission would be up to \$1,100. AFG would retain up to \$16.50 and AMP Financial Planning receives \$1,083.50. AMP Financial Planning then passes (\$1,083.50 x 99.38%) \$1,076.78 on to us.
	Up to 1.10% of the initial loan balance. AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 0.62% and we will receive the remaining 99.38%.		On an annual basis, the commission on a \$100,000 loan balance would be up to \$550, of which AFG retains up to \$8.25 and AMP Financial Planning receives \$541.75. AMP Financial Planning then passes (\$541.75 x 99.38%) \$538.39 to us.
Deposit bonds	Up to 22% of the deposit bond fee. AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP	N/A	For example, if your deposit bond fee is \$400, the commission would be up to \$88. AFG would retain up to \$1.32 and

	Financial Planning then retains 0.62% and we will receive the remaining 99.38%.	AMP Financial Planning receives \$86.68. AMP Financial Planning then passes (\$86.68 x 99.38%) \$86.15 to us.
Other banking products	Up to 0.55% of the balance each year.	If you made an investment of \$2,000 we would receive Invalid formula of the balance each year.
Lease Products	Up to 4.4% on the upfront balance	If you obtained a leased product of \$1,000, we would receive up to \$44.00 of the upfront value.

All fees and charges include GST.

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