

## Financial Services Guide

Coral Coast Financial Planning

Version: 1.0

Date: 15<sup>th</sup> July 2016

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

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

## Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process, to capture each stage of your advice journey. We may provide these documents to you, electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SoA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others, will receive as a result of the advice we have provided.

If we provide further personal advice, a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

When we provide credit advice, we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in a SoA, a record of debt advice, or a Credit Proposal. We will retain a record of the debt advice which you may request by contacting our office within seven years of the assessment.

If we recommend or arrange a financial product for you, we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

## About our firm

Name	Coral Coast Financial Planning Pty Ltd trading as Coral Coast Financial Planning
Australian Business Number	18 108 580 794
Authorised representative number	277062
Credit representative number	377622

### Our office contact details

Address	207 Bunda Street, Cairns, QLD 4870
Phone	0740840384
Fax	0740840383
Email	admin@coralcoastfs.com.au
Website	www.hillrosscoralcoastfs.com.au

Address	Rising Sun Building, 27 Owen Street, Innisfail, QLD 4860
Phone	0740840384
Fax	0740840383
Email	admin@coralcoastfs.com.au
Website	www.hillrosscoralcoastfs.com.au

Address	Stanton Place, 2-4 Stanton Road, Smithfield, QLD 4878
Phone	0740840384
Fax	0740840383
Email	admin@coralcoastfs.com.au
Website	www.hillrosscoralcoastfs.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** on page 13.

We can provide advice on	We can arrange the following products and services
<ul style="list-style-type: none"> <li>— Investments strategies (strategic asset allocation and goals based investing)</li> <li>— Budget and cash flow management</li> <li>— Debt management (including borrowing for personal and investment purposes)</li> <li>— Salary packaging</li> <li>— Superannuation strategies and retirement planning</li> <li>— Personal insurance</li> <li>— Estate planning</li> <li>— Centrelink and other government benefits</li> <li>— Ongoing advice and services, including regular portfolio reviews</li> <li>— Aged care</li> <li>—</li> </ul>	<ul style="list-style-type: none"> <li>— Superannuation, including retirement savings accounts</li> <li>— Self-managed superannuation funds (SMSF)</li> <li>— Borrowing within your SMSF</li> <li>— Employer superannuation</li> <li>— Managed investments</li> <li>— Separately managed accounts</li> <li>— Investor directed portfolio services (for example, administration platforms)</li> <li>— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)</li> <li>— Standard margin loans</li> <li>— Retirement income streams, including pensions and annuities</li> <li>— Personal and group Insurance (life cover, disability, income protection and trauma)</li> <li>— Life investment products including whole of life, endowment and bonds</li> <li>— Securities (including listed securities and corporate debentures)</li> <li>— Exchange traded funds</li> <li>— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.</li> <li>— Various structured products, instalment warrants over managed funds and protected equity loans</li> <li>— Where an administration platform is recommended, we also offer a Limited Managed Discretionary Account service</li> <li>— Limited selection of investment guarantees</li> </ul>

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

Hillross periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to Hillross approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those issued or promoted by the AMP Group or as otherwise approved by Hillross and where appropriate to your circumstances.

The lenders and lessors whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Hillross are:

<b>Lenders</b>	—	AMP Bank	<b>Lessors</b>	—	Macquarie
	—	ANZ		—	Esanda
	—	NAB Broker (Homeside)		—	Westpac
	—	Commonwealth Bank		—	Commonwealth Bank
	—	Macquarie Bank			
	—	Westpac			
	—	ING Direct			
	—	Suncorp			
	—	St George Bank			
	—	Bankwest			
	—	AFG Home Loans			

## Tax implications of our advice

Under the Tax Agent Services Act 2009, Coral Coast Financial Planning is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

## Transaction services

If you do not require advice, we can also arrange for you to apply for limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which we will document in writing. You can ask us for a copy of this documentation at any time.

## Your relationship with us and using our services

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

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

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

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

## Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is inaccurate the advice or services we provide you may not be appropriate for you.

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

## Our fees

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

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

Our agreed advice and service fees may include charges for:

- Initial advice
- Ongoing advice

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

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

### Payment methods

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

- BPAY, direct debit (savings), credit card or cheque
- Deduction from your investment
- All fees and commissions will be paid directly to Hillross as the licensee on our behalf. They retain a percentage to cover their costs and the balance is passed on to us. The percentage is determined annually, based on a number of factors, including our business revenue for the prior year.

## Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

## Other benefits we may receive

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

We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.



# Relationships and associations

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

## About our licensee

Hillross is a member of the AMP Group and has:

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

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

## About the AMP Group

Hillross is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are part of the AMP Group and as such Hillross is affiliated with:

- |   |   |
|---|---|
| — The National Mutual Life Association of Australasia Limited | — AMP Capital Funds Management Limited                |
| — National Mutual Funds Management Limited                    | — AMP Capital Investors Limited                       |
| — NMMT Limited  | — AMP Superannuation Limited                          |
| — N.M. Superannuation Pty Limited                             | — AMP Life Limited                                    |
| — Multiport Pty Limited                                       | — Cavendish Superannuation Pty Ltd                    |
| — ipac asset management limited                               | — Australian Securities Administration Limited (ASAL) |
| — AMP Bank Limited  | — Super IQ Pty Ltd                                    |

If we recommend a product issued by the AMP Group or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Authorised representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

## Hillross relationships with other companies

Issuers of products do not pay to be included on the approved products and services list.

Product issuers or service providers that have been selected for inclusion may pay AMP Services Limited the following benefits up to the following amounts (these are all inclusive of GST):

- A fixed payment of up to \$495,000 for risk insurance products.
- 0.2% plus a fixed payment of up to \$195,000 for investment products.
- 0.1% for insurance products.

For example, if total funds under administration for a particular investment product are \$10 million, the issuer may pay AMP Services Limited up to \$215,000 annually.

Our firm does not receive any part of these payments. From time to time, product issuers have access to Hillross and its authorised representatives to provide education as well as give training on their products.

## Our joint venture referral arrangements

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

Provider and relationship	Services	Payment arrangement
Optimus 1 Pty Ltd No relationship	General Insurance	10% of any upfront insurance fees: 10% of any ongoing insurance fees: and 10% of any ongoing financial planning fees. For example, if initial fees are \$1,000 we would pay \$100



## Confidence in the quality of our advice

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

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact AMP Advice Complaints on [adviceComplaints@amp.com.au](mailto:adviceComplaints@amp.com.au), or put your complaint in writing and send it to:

**Attention: National Complaints Manager**

AMP Advice Complaints  
AMP Advice – Professional Standards and Compliance  
Level 12, 33 Alfred Street  
Sydney, NSW 2000

- AMP Advice Complaints will try to resolve your complaint quickly and fairly.
- If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following below.

Any issues relating to financial advice, investments, superannuation or insurance matters	<b>Financial Ombudsman Service (FOS)</b>  GPO Box 3 Collins Street West Melbourne Victoria 3001  1300 780 808 <a href="http://www.fos.org.au">www.fos.org.au</a> <a href="mailto:info@fos.org.au">info@fos.org.au</a>
Any issue relating to your personal information	<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. You can also contact the **Financial Planning Association (FPA)** at [www.fpa.asn.au](http://www.fpa.asn.au) to make a complaint (please note that the FPA cannot award compensation).

## Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Hillross is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of Hillross, even where subsequent to these actions they have ceased to be employed by or act for Hillross.

# Your privacy

Your privacy is important to us. Below we outline how we maintain the privacy of the information we collect about you.

## Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and Hillross may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Hillross to review customers' needs and circumstances from time to time, including other companies within the AMP group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the AMP group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the AMP Privacy Policy.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the AMP Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and Hillross will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Hillross holds about you at any time to correct or update it as set out in the AMP Privacy Policy. The AMP Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

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

# Our services for Managed Discretionary Accounts

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

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

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

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

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

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

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

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

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

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

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

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

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

# Our Financial Advisers and Credit Advisers

## About Craig Armstrong

Qualifications	CERTIFIED FINANCIAL PLANNER™ Diploma of Financial Planning Diploma of Business Commissioner for Declarations
Memberships	Financial Planning Association
Phone	07 4084 0384
Email	craig@coralcoastfs.com.au
Authorised representative number	249751
Credit representative number	377805

## 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 Hillross and I 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 :

- salary
- bonus where pre-determined criteria are met

Craig Armstrong receives a salary as a director of Coral Coast Financial Planning Pty Ltd. He may also receive a performance bonus which is based on the funds invested by clients and the fees generated for Coral Coast Financial Planning Pty Ltd

## My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Coral Coast Accounting - Director. Hillross has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

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

## About Mark De Gregorio

Qualifications	CERTIFIED FINANCIAL PLANNER™ Bachelor of Commerce - Majoring in Accounting and Finance
Memberships	Financial Planning Association
Phone	07 4084 0384
Email	mark@coralcoastfs.com.au
Authorised representative number	249750
Credit representative number	377807

## 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 Hillross and I 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 :

- salary
- bonus where pre-determined criteria are met

Mark De Gregorio receives a salary as a director of Coral Coast Financial Planning Pty Ltd. He may also receive a performance bonus which is based on the funds invested by clients and the fees generated for Coral Coast Financial Planning Pty Ltd

## My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Coral Coast Accounting - Director. Hillross has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

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

## About Elio Centofanti

Qualifications	CERTIFIED FINANCIAL PLANNER™ Advance Diploma of Financial Services (Financial Planning)
Memberships	Financial Planning Association
Phone	07 4084 0384
Email	elio@coralcoastfs.com.au
Authorised representative number	464780
Credit representative number	464781

## 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:

- Exchange traded funds (ETF)
- Gearing and margin lending
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products

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

I am also a Credit Representative of Hillross and I 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 :

- salary
- bonus where pre-determined criteria are met

Elio Centofanti receives a salary as an employee of Coral Coast Financial Planning Pty Ltd. He may also receive a performance bonus which is based on the funds invested by clients and the fees generated for Coral Coast Financial Planning Pty Ltd

## About Sharon Hoey

Qualifications	Advanced Diploma of Financial Services (Financial Planning) Statement of Attainment in Insurance Practices
Phone	07 4084 0384
Email	sharon@coralcoastfs.com.au
Authorised representative number	320899
Credit representative number	377808

## 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:

- Protected Equity Loans, Instalment Warrants and Structured Products

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

I am also a Credit Representative of Hillross and I 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 :

- salary

Sharon Hoey receives a salary as an employee of Coral Coast Financial Planning Pty Ltd.



## About Martin Ball

Qualifications	Graduate Certificate in Applied Finance and Investment Diploma of Financial Advising
Memberships	Financial Planning Association
Phone	07 4084 0384
Email	<a href="mailto:martin@coralcoastfs.com.au">martin@coralcoastfs.com.au</a>
Authorised representative number	245808
Credit representative number	378819

## 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:

- Protected Equity Loans, Instalment Warrants and Structured Products

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

I am also a Credit Representative of Hillross and I 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 :

- salary
- bonus where pre-determined criteria are met

Martin Ball receives a salary as an employee of Coral Coast Financial Planning Pty Ltd. He may also receive a performance bonus which is based on the funds invested by clients and the fees generated for Coral Coast Financial Planning Pty Ltd

## About Russell Blair

Memberships	Association of Financial Advisers
Phone	07 4084 0384
Email	russell@coralcoastfs.com.au
Authorised representative number	336460
Credit representative number	384094

## 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
- SMSF borrowing

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

I am also a Credit Representative of Hillross and I 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 :

- salary
- bonus where pre-determined criteria are met

Russell Blair receives a salary as an employee of Coral Coast Financial Planning Pty Ltd. He may also receive a performance bonus which is based on the funds invested by clients and the fees generated for Coral Coast Financial Planning Pty Ltd

## About Margaret Mirtschin

Qualifications	Advance Diploma of Financial Services (Financial Planning)
Memberships	Association of Financial Advisers
Phone	07 4084 0384
Email	margaret@coralcoastfs.com.au
Authorised representative number	291370
Credit representative number	447257

## 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:

- Exchange traded funds (ETF)
- Gearing and margin lending
- Securities (including listed securities and corporate debentures)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products

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

I am also a Credit Representative of Hillross and I 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 :

- salary
- bonus where pre-determined criteria are met

Margaret Mirtschin receives a salary as an employee of Coral Coast Financial Planning Pty Ltd. She may also receive a performance bonus which is based on the funds invested by clients and the fees generated for Coral Coast Financial Planning Pty Ltd

## About Carly Camilleri

Qualifications	Advance Diploma of Financial Services (Financial Planning)
Memberships	Association of Financial Advisers
Phone	0740840384
Email	carly@coralcoastfs.com.au
Authorised representative number	432378
Credit representative number	432379

## 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:

- Exchange traded funds (ETF)
- Gearing and margin lending
- Securities (including listed securities and corporate debentures)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products

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

I am also a Credit Representative of Hillross and I 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 :

- salary
- bonus where pre-determined criteria are met

Carly Camilleri receives a salary as an employee of Coral Coast Financial Planning Pty Ltd. She may also receive a performance bonus which is based on the funds invested by clients and the fees generated for Coral Coast Financial Planning Pty Ltd

## About Christine Dale

Qualifications	Diploma of Financial Services (Financial Planning)
Memberships	Association of Financial Advisers
Phone	07 4084 0384
Email	christine@coralcoastfs.com.au
Authorised representative number	1238066
Credit representative number	483014

## 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
- Exchange traded funds (ETF)
- Gearing and margin lending
- Securities (including listed securities and corporate debentures)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products

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

I am also a Credit Representative of Hillross and I 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 :

- salary
- bonus where pre-determined criteria are met

Christine Dale receives a salary as an employee of Coral Coast Financial Planning Pty Ltd. She may also receive a performance bonus which is based on the funds invested by clients and the fees generated for Coral Coast Financial Planning Pty Ltd

## About Sebastian Cavallaro

Qualifications	Diploma of Financial Services (Financial Planning)
Memberships	Association of Financial Advisers
Phone	07 4084 0384
Email	seb@coralcoastfs.com.au
Authorised representative number	424603
Credit representative number	424604

## 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:
- Exchange traded funds (ETF)
- Gearing and margin lending
- Securities (including listed securities and corporate debentures)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products

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

I am also a Credit Representative of Hillross and I 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 :

- salary
- bonus where pre-determined criteria are met

Sebastian Cavallaro receives a salary as an employee of Coral Coast Financial Planning Pty Ltd. He may also receive a performance bonus which is based on the funds invested by clients and the fees generated for Coral Coast Financial Planning Pty Ltd

## About Rebecca Kopon

Qualifications	Diploma of Financial Services (Financial Planning)
Memberships	Financial Planning Association
Phone	07 4084 0384
Email	rebecca@coralcoastfs.com.au
Authorised representative number	1238592
Credit representative number	483630

## 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
- Exchange traded funds (ETF)
- Gearing and margin lending
- Securities (including listed securities and corporate debentures)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products

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

I am also a Credit Representative of Hillross and I 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 :

- salary
- bonus where pre-determined criteria are met

Rebecca Kopon receives a salary as an employee of Coral Coast Financial Planning Pty Ltd. She may also receive a performance bonus which is based on the funds invested by clients and the fees generated for Coral Coast Financial Planning Pty Ltd



# 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

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

Initial service	Fee amount
Advice Fee Per Hour	\$330.00

## Ongoing service fees

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

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
Essentials Package Basic support and review service, for clients requiring monitoring of investment strategy only	Starting from \$660.00
Comprehensive Package Higher level support and review service involving more complex advice such as; retirement and centrelink strategies	Starting from \$2,000.00

## Commissions

I 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 my advice. The following table is a guide of commissions I may receive.

Product type	Initial commission	Ongoing commission	Example
Investments	Up to 5.00% of all contributions made to the investment.	Up to 2.00% of the investment value each year.	If you made an investment of \$10,000, we would receive up to \$500.00 initially and \$200.00 pa.
Insurance (including those held within superannuation)	Up to 130% of the first year's premium.	Up to 33% of the premium each following year.	If your insurance premium was \$1,000, we would receive up to \$1,300.00 initially and \$330.00 pa.
Loans	Up to 1.485% of the initial loan balance.	Up to 0.55% of the outstanding loan balance each year.	If your loan balance was \$100,000 we would receive up to \$1,485.00 initially and up to \$550.00 pa.

All fees and charges include GST.

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