

STATURE FINANCIAL GROUP

Financial Services and Credit Guide

Version 11.1

6 July 2021



This Financial Services and Credit Guide (FSCG) contains information that will help you decide whether to use the financial services we offer. It sets out:

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

Documents you may receive

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

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

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

When we provide credit advice we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in a Record of debt advice or a Credit Proposal. We will retain a record of the debt advice or Credit Proposal which you may request by contacting our office within seven years of the assessment. We will only provide recommendations to apply for a particular credit contract with a certain lender or increase the credit limit of a particular credit contract where the contract meets your needs and objectives and is not unsuitable to your circumstances.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product. You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Lack of independence

We are not independent, impartial or unbiased in relation to the provision of personal advice because:

- We may receive monetary and non-monetary benefits from product providers.
- Generally, we recommend products that are contained within our approved products and services list (APSL) which contain products and services from external providers and some which are related or associated with Hillross. We may also hold shares in AMP Limited.

About our firm

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

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

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

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

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

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

Summary of the business

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

Our office contact details

Address	Level 4, 92 Pitt Street, SYDNEY NSW 2000
Phone	0282562100
Fax	02 99231 2199
Email	contactus@staturefinancialgroup.com.au
Website	www.staturefinancialgroup.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.

STATURE WEALTH MANAGEMENT PTY LTD has more than one office. This FSCG details information about our firm only. You can obtain the FSCG for other offices by contacting them on the details below.

Melbourne office contact details

Address	Suite 1030, Level 10, 1 Queens Rd, Melbourne VIC 3004
Phone	03 9863 8777
Fax	03 9863 8780
Email	contactus@staturefinancialgroup.com.au

Adelaide office contact details

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

Our advice and services

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

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

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

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our financial advisers and credit advisers** on page 16.

We can provide advice on	We can arrange the following products and services
<ul style="list-style-type: none">— Investments strategies (strategic asset allocation and goals based investing)— Budget and cash flow management— Debt management (including borrowing for personal and investment purposes)— Salary packaging— Superannuation strategies and retirement planning— Personal insurance— Estate planning— Centrelink and other government benefits— Aged care	<ul style="list-style-type: none">— Superannuation, including retirement savings accounts— Self-managed superannuation funds (SMSF)— Borrowing within your SMSF— Employer superannuation— Managed investments— Investor directed portfolio services (for example, administration platforms)— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)— Standard margin loans— Retirement income streams, including pensions and annuities— Personal and group Insurance (life cover, disability, income protection and trauma)— Loans including mortgages, reverse mortgages and deposit bonds— Commercial loans and commercial asset finance— SMSF loans— Rural loans— Life investment products including whole of life, endowment and bonds— Securities (including listed securities and debt securities)— Exchange traded funds and Listed investment companies— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker— Limited selection of investment guarantees

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

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

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

If we recommend a new platform or portfolio administration service, we use those approved by Hillross. These services may include those issued by companies related to Hillross.

As at May 2021, the lenders whose products are most commonly recommended by accredited mortgage consultants authorised by Hillross are Westpac, ANZ, Macquarie Bank, AFG Home Loans, AMP Bank and St George Bank.

Tax implications of our advice

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

Transaction services

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

Your relationship with us and using our services

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

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

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

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

Providing information to us

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

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

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

We may also receive commissions for deposit bonds. Details are in the schedule of fees.

Payment methods

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

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment (subject to the advice and service provided)

All permissible fees and commissions will be paid directly to Hillross as the licensee. They retain a percentage (as a licensee fee) to cover their costs and the balance is passed on to us. The percentage is determined annually, based on a number of factors, including our business revenue over a 12 month period.

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

Other costs

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

Other benefits we may receive

The following are monetary and non-monetary benefits we may receive other than those explained above. These are not additional costs to you.

In addition to the payments we may receive for our advice and services, we may receive other support services or recognition from the licensee to help us grow our business. This could include education or training support, badging rights, technology, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Development, management and advice (DMA) run off payments

Eligibility to receive DMA run off payments is dependent on us continuing to be authorised by and meeting standards set by Hillross. From 31 January 2020 we will be eligible to receive run off payments based on the amount of advice revenue we generated in 2018. Advice revenue includes revenue directly attributable to advice provided to a client for an agreed fee. It excludes commissions from investment, insurance and banking products. These payments are to assist with our 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
2021	\$198,000.00
2022	\$99,000.00

Placement fees

From time to time Hillross will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by Hillross. We may share in this fee based on the level of participation by our clients.

Business buy-back option

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

Personal and professional development

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

Education and professional development

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

The support mentioned above is paid by Hillross directly to the education provider and not to us.

Relationships and associations

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

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

About our licensee

Hillross Financial Services Limited

ABN 77 003 323 055

Australian Financial Services and Australian Credit Licensee

Licence No: 232705

Hillross has:

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

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

About the AMP Group

Hillross is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are related or associated with Hillross, namely:

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

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

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

Our referral arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your statement of advice. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
CORE Property Pty Ltd	Real Estate Agency Services including Property Advice and Transactional Support	Up to 20% of commission received by CORE Advisory is paid to Stature Wealth Management. For example, if commission is \$1000.00 we would be paid \$200.00.
Stature ARW	Accounting	No fee or commission paid
Ginn & Associates Pty Ltd trading as Ginn & Russ	Mortgage Advice	30% upfront of the commission charged (typically 0.2275% of the loan value). For example, if commission is \$1,000.00 Stature will receive \$300.00. 30% ongoing of the commission charged (typically 0.0525% of the loan value). For example, if ongoing commission is \$1,000.00 we are paid \$300.00.
CoverU Pty Ltd	Novated Leases, Fleet Consultancy, Vehicle & Equipment Finance & Salary Packaging	50% Commission earned by CoverU Pty Ltd on net amount financed by any of the following services. Novated Leases*, Chattel Mortgages, Hire Purchase, Financial Lease, Operating Lease, Consumer Loans, Other products** *Fees on novated leases are payable on any employees under a relevant employer where the employer is classed as the referral. **Other products include any relevant finance or insurance product that may be accessed from time to time by CoverU or the Principal as long as the parties are appropriately authorised to access under applicable legislation. For example, CoverU Pty Ltd will receive initial commission of \$2000.00, of this CoverU Pty Ltd will pay Stature \$1,000.00.
PB Ritz Lawyers	Estate Planning Service	The 3rd Party agrees to pay a Referral Fee (inclusive of GST) following acceptance by the client of any Professional Services provided by the 3rd Party. The Referral Fee is payable to Hillross. Single - Simple Stature Wealth Management \$440.00 PB Ritz \$1,320.00

		Single - Complex Stature Wealth Management \$770.00 PB Ritz \$2,200.00 Couple - Simple Stature Wealth Management \$660.00 PB Ritz \$2,090.00 Couple - Complex Stature Wealth Management \$1,100.00 PB Ritz \$2,750.00
Ironfish	Property Investment Advice	No payment arrangement in place. Professional relationship.

Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

Provider	Payment arrangement
RBHM	No fee or commissions is paid to stature or its subsidiaries.
Stature ARW	No fee or commission paid
Stature Leasing Services P/L trading as Iconex Leasing	No fee or commission paid
	<p>Loan value under \$500,000 Up to 65 percent (%) of any up-front commission or part of the fee for services paid by the Licensee. For example, if your loan balance was \$100,000, initial commission would be typically up to \$1,000. Ceder would receive 65% of \$1,000 = \$650.00.</p> <p>Loan value \$500,000 to \$1,000,000 Up to 60 percent (%) of any up-front commission or part of the fee for services paid by the Licensee. For example, if your loan balance was \$600,000.00, initial commission would be typically up to \$3,900.00. Ceder would receive 60% of \$3,900 = \$2340.00.</p> <p>Loan value over \$1,000,000 Up to 50 percent (%) of any up-front commission or part of the fee for services paid by the Licensee. For example, if your loan balance was \$1,200,000, initial commission would be typically up to \$7,800.00. Ceder would receive 50% of \$7,800 = \$3,900.00.</p> <p>Ongoing Commission 65 percent (%) of any ongoing commission or part of the fee for services paid by the Licensee. For example, if your loan balance was \$100,000, ongoing commission would be typically up to \$150.00. Ceder would receive 65% of \$150 = \$97.50.</p>
Ceder Financial Group	
Mills Nettheim Pty Ltd trading as Eluvia Sydney Pty Ltd	<p>The 3rd Party agrees to pay a Referral Fee (inclusive of GST) following acceptance by the client of any Professional Services provided by the 3rd Party. The Referral Fee is payable to Hillross. The amount of the Referral Fee is shown below.</p> <ul style="list-style-type: none"> Upfront Commission = 35% Eluvia <p>Example: Upfront Commission = \$1000.00. Eluvia will receive upfront commission of 35% (35% x \$1000.00) = \$350.00</p>
Michael Mustafa -Insure Secure Invest Finance Pty Ltd	The 3 ^d Party agrees to pay a Referral Fee (inclusive of GST) following acceptance by the client of any Professional Services provided by the 3 ^d Party. The Referral Fee is payable to Hillross.

	<p>The amount of the Referral Fee is shown below.</p> <p><i>Loan Value under \$500,000</i></p> <ul style="list-style-type: none"> Upfront Commission = 35% ISI <p>Example: Upfront Commission = \$1000.00. Insure Secure Invest will receive upfront commission of 35% (35% x \$1000.00) = \$350.00</p> <p><i>Loan Value \$500,001 to \$1,000,000</i></p> <ul style="list-style-type: none"> Upfront Commission = 40% ISI <p>Example: Upfront Commission = \$1000.00. Insure Secure Invest will receive upfront commission of 40% (40% x \$1000.00) = \$400.00</p> <p><i>Loan Value over \$1,000,000</i></p> <ul style="list-style-type: none"> Upfront Commission = 45% ISI <p>Example: Upfront Commission = \$1000.00. Insure Secure Invest will receive upfront commission of 45% (45% x \$1000.00) = \$450.00</p> <p>Example if the amount paid to ISI was 40% of \$10,000 equals \$4,000. The lender was to claw back \$5,000 then ISI would return 40% of \$5,000, which would be \$2,000</p>
David Debono - Macarthur Financial Planning Pty Ltd t/as Hillross Macarthur	<p>The 3'd Party agrees to pay a Referral Fee (inclusive of GST) following acceptance by the client of any Professional Services provided by the 3'd Party. The Referral Fee is payable to Hillross.</p> <p>The amount of the Referral Fee is shown below.</p> <ul style="list-style-type: none"> Mortgage Upfront Commission = 25% Hillross Macarthur Mortgage Ongoing Commission = 25% Hillross Macarthur <p>Payments are net of any aggregation or licensee fees or charges</p> <p>Example: Upfront Commission = \$1000.00. Hillross Macarthur will receive upfront commission of 25% (25% x \$1000.00) = \$250.00.</p> <p>Example: Ongoing Commission = \$1000.00. Hillross Macarthur will receive upfront commission of 25% (25% x \$1000.00) = \$250.00</p>
Maynard Kearns Accounting Trading as MK Nominees Pty Ltd	<p>The 3'd Party agrees to pay a Referral Fee (inclusive of GST) following acceptance by the client of any Professional Services provided by the 3'd Party. The Referral Fee is payable to Hillross.</p> <p>The amount of the Referral Fee is shown below.</p> <ul style="list-style-type: none"> Upfront Fees = 30% Maynard Kearns Mortgage Upfront Commission = 30% Maynard Kearns <p>Example: Upfront Commission = \$1000.00. Maynard Kearns will receive upfront commission of 30% (30% x \$1000.00) = \$300.00.</p> <p>Example: Mortgage Upfront Commission = \$1000.00. Maynard Kearns will receive upfront commission of 30% (30% x \$1000.00) = \$300.00</p>

Our other business activities and relationships

Other business interests

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

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

Confidence in the quality of our advice

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

- Contact your adviser or accredited mortgage consultant and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact Hillross:
 - Phone 1800 812 388
 - Email advicecomplaints@amp.com.au
 - In Writing:

Hillross Financial Services Limited

Attention: Head of Advice Complaints and Client Remediation

33 Alfred Street

Sydney NSW 2000

- They will try to resolve your complaint quickly and fairly. They will provide you with a decision in respect to your complaint within 45[^] days of us receiving it.
- We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following table.

[^]From 5 October 2021, the timeframe will reduce from 45 days to 30 days.

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

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

Professional indemnity insurance

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

Your privacy

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 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 (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;
 - We may be disclosing your personal information to the Philippines for the purpose of Paraplanning & Client Service Manager.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Group 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, 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 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.

Australian Finance Group (AFG)

AFG is an aggregator and it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as providing some other ancillary services.

Subject to compliance with relevant laws, included relating to conflicted remuneration, lenders may offer incentives that are paid directly to the accredited mortgage consultant. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Accredited mortgage consultants may be invited to attend the AFG National Conference. This is an annual event which offers accredited mortgage consultants the opportunity for professional development and to hear industry updates and educational presentations by AFG and lender sponsors. AFG may subsidise some costs of attendance, subject to compliance with relevant laws. The value will depend upon a range of factors, including the nature of the courses and events planned.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act 2009 (Cth), will be disclosed in our advice to you prior to application.

Our financial advisers and credit advisers

About Mark Taylor



Mark is Managing Director and Senior Financial Adviser for Stature Financial Group. Mark is a CERTIFIED FINANCIAL PLANNER ® and holds a Diploma of Financial Planning. Mark has been a Financial Adviser and authorised by Hillcross since 1997. Mark has been working in the financial services sector since 1987 and is a member of the Financial Planning Association of Australia. His experience comprises over ten years in corporate superannuation, including four years' experience as a Business Relationship / Development Manager in corporate markets.

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

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

Qualifications (Finance related)

Diploma of Financial Planning

Professional memberships

FPA - Financial Planning Association

Professional designations

CFP - Certified Financial Planner (FPA)

The advice and services I can provide

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

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

- Gearing and margin lending
- Goals based investing
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of Hillross and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our firm:

- salary
- dividends

Based on the above, the following contains my remuneration details:

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

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My other business activities and relationships

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

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

About Lee Walker



Lee is a Senior Financial Adviser for Stature Financial Group.

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

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

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

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

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Bachelor of Accounting and Finance

Professional memberships

FPA - Financial Planning Association

Professional designations

CFP - Certified Financial Planner (FPA)

The advice and services I can provide

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

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Securities (including listed securities and debt securities)
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of Hillross and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our firm:

- salary
- bonus

Based on the above, the following contains my remuneration details:

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

About Winni Liao



Winni is a Senior Financial Adviser for Stature Financial Group.

Winni is a CERTIFIED FINANCIAL PLANNER®.

Winni holds a Bachelor of Laws and Commerce and Advanced Diploma of Financial Services (Financial Planning).

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

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

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Services (Financial Planning)

Bachelor of Commerce (Accounting & Finance)

Bachelor of Law

Professional memberships

FPA - Financial Planning Association

Professional designations

CFP - Certified Financial Planner (FPA)

The advice and services I can provide

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

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

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

I am also a credit representative of Hillross and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our firm:

- salary
- bonus

Based on the above, the following contains my remuneration details:

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

About Charith Rodrigo



Charith is a Senior Financial Adviser for Stature Financial Group

Charith holds a Bachelor of Commerce majoring in Banking & Finance & Diploma in Financial Planning.

Charith has worked within the Debt Advisory & Financial planning industry over the last 10 years. This has enabled him to utilize his extensive knowledge & experience to offer specialist advice in cash flow modelling, optimal lending structures, risk and wealth management to his clients.

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

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

Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

Bachelor of Commerce (Banking)

The advice and services I can provide

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

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of Hillcross and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our firm:

- salary
- bonus

Based on the above, the following contains my remuneration details:

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

About David Searle



David Searle is a Senior Financial Adviser and Business Relationship Manager for Stature Financial Group.

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

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

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

Qualifications (Finance related)

Diploma of Financial Planning

Diploma of Financial Markets

Professional memberships

FPA - Financial Planning Association

Professional designations

CFP - Certified Financial Planner (FPA)

The advice and services I can provide

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

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of Hillross and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our firm:

- salary
- bonus

Based on the above, the following contains my remuneration details:

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

About Stephen Hayes



Stephen is a Senior Financial Adviser for Stature Financial Group.

Stephen holds an Advanced Diploma of Financial Planning and Masters of Financial Planning.

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

Phone	08 8364 3688
Email	steve@staturefinancialgroup.com.au
Authorised representative number	1236413
Credit representative number	481244

Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

Graduate Certificate in Financial Planning

Master of Financial Planning

The advice and services I can provide

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

- Commercial loans and commercial asset finance
- Rural loans
- Aged care
- Goals based investing
- Securities (including listed securities and debt securities)
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of Hillross and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our firm:

- salary
- bonus

Based on the above, the following contains my remuneration details:

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

About Christopher Mobbs



Christopher is a Senior Financial Adviser for Stature Financial Group.

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

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

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

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

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

Qualifications (Finance related)

Diploma of Financial Planning

Certificate IV in Finance and Mortgage Broking

Bachelor of Commerce (Accounting & Finance)

Diploma of Financial Services (Finance/Mortgage Broking Management)

Professional memberships

MFAA - Mortgage & Finance Association of Australia

FPA - Financial Planning Association

SMSF Association (SPAA)

Professional designations

CFP - Certified Financial Planner (FPA)

SSA - SMSF Specialist Accreditation (SPAA)

The advice and services I can provide

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

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Estate planning (I am authorised to advise on limited estate planning solutions related

to your financial products)

- Goals based investing
- Securities (including listed securities and debt securities)

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

I am also an accredited mortgage consultant and as a credit representative of Hillross I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I can advise on loans relating to:

- residential mortgages and home loans
- deposit bonds
- reverse mortgages

How I am paid

I receive the following from our firm:

- salary
- bonus

Based on the above, the following contains my remuneration details:

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

About Terence Leong



Terence is a Financial Adviser for Stature Financial Group.

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

Terence has over 7 years' experience in the financial services industry, and enjoys genuinely getting to know clients and being able to help them improve their financial circumstances.

Phone	03 9863 8777
Email	terence@staturefinancialgroup.com.au
Authorised representative number	1243138
Credit representative number	517706

Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

Bachelor of Commerce (Accounting and Management)

The advice and services I can provide

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

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of Hillross and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving

mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our firm:

- salary
- bonus

Based on the above, the following contains my remuneration details:

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

About Christopher Tinnefeld



Christopher is a Senior Financial Adviser and the South Australian Site Leader for Stature Financial Group.

Christopher holds a Bachelor of Commerce majoring in Finance and Financial Planning & an Advanced Diploma in Financial Planning.

Having joined the financial planning industry in 2010, Chris brings extensive expertise across all areas of financial planning which have been gained both in Australia as well as South Africa. Building long-term trusted relationships, placing the client at the core of the advice of process and through ongoing communication and transparency, Chris safeguards his clients' goals & objectives.

Phone	08 8364 3688
Email	christopher@staturefinancialgroup.com.au
Authorised representative number	1262076
Credit representative number	524112

Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

Bachelor of Commerce (Finance and Financial Planning)

The advice and services I can provide

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

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Gearing and margin lending
- Goals based investing
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of Hillross and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our firm:

- salary
- bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

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

About Sigo Siriphokha



Sigo Siriphokha is a Financial Adviser and Authorised Representative of Hillross Financial Services Limited

Sigo Siriphokha has a Bachelor of Economics.

Sigo is highly motivated to help clients achieve their financial goals and objectives. Sigo's goal is to use my expertise to provide holistic advice while developing everlasting relationships with clients. He sees his client's success as his success.

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

Qualifications (Finance related)

Bachelor of Economics

The advice and services I can provide

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

- Aged care
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of Hillross and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our firm:

- salary
- bonus

Based on the above, the following contains my remuneration details:

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

About Vaughn Brand



Vaughn is a Senior Financial Adviser for Stature Financial Group.

Vaughn is an Authorised Representative for Stature Financial Group.

Vaughn holds an Advanced Diploma in Financial Planning, Diploma in Financial Planning including SMSF, Certificate in Financial Planning, and Graduate Diploma in Financial Planning & Bachelor Degree in Theology.

Vaughn brings unique financial planning experience to the Stature Financial Group from his eight years as a Senior Financial Planner in South Africa. He enjoys doing detailed analysis and research which enables him to provide clients with carefully thought out, holistic and detailed financial advice.

Phone	02 8256 2100
Email	vaughn@staturefinancialgroup.com.au
Authorised representative number	1281803
Credit representative number	523177

Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

Graduate Diploma in Financial Planning

Certificate of Financial Planning

Qualifications (Non-finance related)

Bachelors Degree in Theology

Professional memberships

FPA - Financial Planning Association

The advice and services I can provide

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

- Commercial loans and commercial asset finance
- Rural loans
- Securities (including listed securities and debt securities)
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of Hillross and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving

mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our firm:

- salary
- bonus where pre-determined criteria are met

Based on the above, the following contains my remuneration details:

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

About John Warda



John is a Financial Adviser for Stature Financial Group.

John holds a Bachelor of Economics & Graduate Diploma in Financial Planning.

John believes in providing clients with clear and well researched financial advice. He believes that great financial advice starts with understanding your goals and your idea of financial freedom. Then using all the available strategies, it ends with a personalised financial plan to help you achieve your desired outcomes.

Phone	02 8256 2100
Email	johnw@staturefinancialgroup.com.au
Authorised representative number	1258109
Credit representative number	506175

Qualifications (Finance related)

Diploma of Financial Planning

Bachelor of Economics

The advice and services I can provide

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

- Commercial loans and commercial asset finance
- SMSF loans
- Rural loans
- Aged care
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a credit representative of Hillross and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our firm:

- salary
- bonus

Based on the above, the following contains my remuneration details:

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

About Neil Bagnall



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

Neil holds a Diploma of Finance & Mortgage Broking.

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

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

Phone	03 9863 8784
Email	neil@staturefinancialgroup.com.au
Credit representative number	507555

Qualifications (Finance related)

Diploma of Finance and Mortgage Broking Management

Professional memberships

MFAA - Mortgage & Finance Association of Australia

The advice and services I can provide

I am an accredited mortgage consultant and as a credit representative of Hillcross I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I can advise on loans relating to:

- residential mortgages and home loans
- deposit bonds
- reverse mortgages

Subject to meeting the lender's credit criteria, along with any additional lender or AFG accreditations, I can also advise on and/or arrange loans relating to:

- commercial loans and commercial asset finance
- SMSF loans
- rural loans

I can also recommend credit cards. The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

How I am paid

I receive the following from our firm:

- salary
- bonus

Based on the above, the following contains my remuneration details:

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

About Janet Foster



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

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

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

Phone	02 8256 2100
Email	janet@staturefinancialgroup.com.au
Credit representative number	372223

Qualifications (Finance related)

Certificate IV Financial Services (Finance/Mortgage Broking)

Professional memberships

FBAA - Finance Brokers Association of Australia

The advice and services I can provide

I am an accredited mortgage consultant and as a credit representative of Hillcross I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I can advise on loans relating to:

- residential mortgages and home loans
- deposit bonds
- reverse mortgages

Subject to meeting the lender's credit criteria, along with any additional lender or AFG accreditations, I can also advise on and/or arrange loans relating to:

- commercial loans and commercial asset finance
- SMSF loans
- rural loans

I can also recommend credit cards. The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

How I am paid

I receive the following from our firm:

- salary
- bonus

Based on the above, the following contains my remuneration details:

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