

STATURE FINANCIAL GROUP

Financial Services Guide

Version 5.2

5 December, 2018



It is important that you read this Financial Services and Credit Guide (FSCG). 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 Hillross Financial Services Limited (Hillross)
- our fees and how we, your adviser 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 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

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.

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	02 8256 2100
Fax	02 9231 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 all our offices.

BELLA VISTA office contact details

Address	Building A, Level 2, A28, 24-32 Lexington Drive
Phone	02 8256 2100
Fax	N/A
Email	contactus@staturefinancialgroup.com.au

WINDSOR office contact details

Address	Shop 9, 100 George Street
Phone	02 8256 2100
Fax	02 4577 4466
Email	contactus@staturefinancialgroup.com.au

BRISBANE office contact details

Address	Level 3, 349 Coronation Drive
Phone	02 8256 2100 or 0478 438 794
Email	contactus@staturefinancialgroup.com.au

ADELAIDE office contact details

Address	4/26 The Parade West, Kent Town
Phone	02 8256 2100 or 0478 438 793
Email	contactus@staturefinancialgroup.com.au

MELBOURNE office contact details

Address	Suite 1030, Level 10, 1 Queens Rd
Phone	03 9863 8777 or 02 8256 2100
Fax	03 9863 8780
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 19.

We can provide advice on	We can arrange the following products and services
— <i>Investments strategies (strategic asset allocation and goals based investing)</i>	— <i>Superannuation, including retirement savings accounts</i>
— <i>Budget and cash flow management</i>	— <i>Self-managed superannuation funds (SMSF)</i>
— <i>Debt management (including borrowing for personal and investment purposes)</i>	— <i>Borrowing within your SMSF</i>
— <i>Salary packaging</i>	— <i>Employer superannuation</i>
— <i>Superannuation strategies and retirement planning</i>	— <i>Managed investments</i>
— <i>Personal insurance</i>	— <i>Separately managed accounts</i>
— <i>Estate planning</i>	— <i>Investor directed portfolio services (for example, administration platforms)</i>
— <i>Centrelink and other government benefits</i>	— <i>Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)</i>
— <i>Ongoing advice and services, including regular portfolio reviews</i>	— <i>Standard margin loans</i>
— <i>Aged care</i>	— <i>Retirement income streams, including pensions and annuities</i>
	— <i>Personal and group Insurance (life cover, disability, income protection and trauma)</i>
	— <i>Loans including mortgages and personal loans, reverse mortgages and deposit bonds.</i>
	— <i>Commercial loans</i>
	— <i>SMSF loans</i>
	— <i>Rural loans</i>
	— <i>Life investment products including whole of life, endowment and bonds</i>
	— <i>Securities (including listed and debt securities)</i>
	— <i>Exchange traded funds & Listed investment companies</i>
	— <i>Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.</i>
	— <i>Limited selection of investment Guarantees.</i>

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.

As at March 2017, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Hillross are:

- | | |
|----------------|---------------------------|
| — AMP Bank | — National Australia Bank |
| — ANZ | — ING Direct |
| — Auswide Bank | — Macquarie Bank |
| — Westpac | — Bank of Queensland |
| — St George | — Liberty Financial |

Tax implications of our advice

Under the Tax Agent Services Act 2009, 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

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 Hillcross 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

The following is a list of benefits we may receive other than those explained above. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.

In addition to the payments we may receive for our advice and services, we may receive other support services. 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.

Development, management and advice recognition

We may qualify to receive a DMA payment to recognise and reward our growth and professionalism. The DMA payment is based on a rate, calculated once per year, and determined by our ranking relative to other Hillcross firms. Up to 60% of all Hillcross firms may qualify for DMA payments. The rate may range from 0% to 5%, depending on our ranking. It is then applied to our firm revenue and paid to us once a year.

For example, if our DMA is set at 1% and our revenue for the year was \$200,000, we would receive a total of \$2,000 for that year.

How our performance is ranked

Our practice ranking is based on a scorecard, with points received for the quality of our services, compliance (audit results), our business goals and our engagement with clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service payments and our clients' product holdings over the previous year.

Para-planning costs subsidy

We may be eligible for a subsidy from AMP in relation to paraplaning costs, depending on the number of paraplaning requests that we make in a particular month. If our practice submits a minimum of 5 paraplaning requests per eligible authorised representative in our practice, we receive a discount of up to 10% in relation to these costs. For example, if the total cost of 5 SOAs is \$1,000 we will receive a discount of up to \$100 (10% x \$1,000 = \$100) and pay a discounted fee of minimum \$900.

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 securities (such as shares and rights issues). 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, and we cannot find a willing buyer, Hillross may purchase the servicing rights of our clients in these circumstances.

Personal and professional development

Hillross provides personal and professional development opportunities in the form of education and professional development programs, offered annually to qualifying practices.

Summit

The Summit is a national convention available to advisers from all Hillross practices. Hillross subsidises the expenses of those who attend the convention up to a maximum value of \$1,200 per annum per practice.

Education and professional development programs

Hillross will subsidise the cost of our participation in approved education and professional development programs if we meet specific qualification criteria. The qualifying criteria is based on a combination of factors including the quality of our services, our business goals and our ranking against other practices in Hillross. The maximum amount of this subsidy is \$12,000 per annum per practice. Advisers are able to allocate a percentage of their grant towards travel and accommodation to attend an approved course.

Amicus program

In addition to the above, certain practices that meet additional qualification criteria will be eligible to participate in the Amicus program, an additional personal and professional development program organised by Hillross. If a practice qualifies for the Amicus program, Hillross will subsidise the cost of their participation up to a maximum value of \$15,000 per annum per practice.

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 Financial Services Limited

ABN 77 003 323 055

Australian Financial Services and Australian Credit Licensee

Licence No: 232705

Hillross is a member of the AMP Group and has:

- Approved the distribution of this FSCG
- Authorised us to provide advice and other services as described in this FSCG
- 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:

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

AMP Services Limited provides administration services and distribution infrastructure services to several issuers of financial products and loan products under agreements entered into prior to 1 July 2013.

In return for those services, AMP Services Limited receives remuneration as set out below:

- For investment products and loan products – up to 0.33%* p.a. of funds under administration, the balance of any relevant cash account or the total loan value outstanding.
- For insurance products – up to 10%* p.a. of the total premium paid.

*includes GST

By way of example:

- If total funds under administration for a particular investment product is \$10 million, AMP Services Limited would receive \$33,000.
- If total premiums for insurance products are \$1 million, AMP Services would receive up to \$100,000.

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

Arrangements with platform providers

Margin lenders may make payments to AMP Services Limited of up to 0.55% pa (including GST) in respect of margin loans calculated on the outstanding balance of a loan. Payments are normally made monthly. As an example, for each \$10,000 of an interest only loan, the payment would be \$55 over a year. However, for other loans, the payments will vary as interest is charged and principal is repaid. Our firm does not receive any part of the payments received by AMP Services Limited, although we may indirectly participate in these payments through the Hillross incentive programme referred to later in this Guide.

The Personalised Portfolio (PP) platform

The Personalised Portfolio Platform is operated by AMP Capital Investors Limited (AMP Capital). If you invest in the PP platform your fees are payable to AMP Capital. AMP Capital passes a portion of these fees on to other AMP group companies and associates, including:

- Hillross for investment research and platform support services;
- us for any wealth management services provided; and
- if you invest in a model portfolio or managed fund managed by AMP Capital or Hillross, they may also receive investment management and performance fees based on your investment in their investment options;
- Australian Securities Administration Limited for the administration services they provide.

Payments made to AMP group companies are generally calculated as a percentage based on the amount of money you have invested in the PP platform or, for any investment management and performance fees, for a particular investment option.

Up to 100% of the administration fees you pay for the PP platform may be notionally allocated to Hillross. The notional allocation may indirectly affect the payments we receive through the Hillross incentive program, which is referred to later in this Guide.

Further details about the fees and costs of investing in the PP platform are detailed in the product disclosure statement for the PP platform.

PortfolioCare Platform

The PortfolioCare range of administration services are issued by companies in the AMP Group. These companies have an agreement with Asgard Capital Management Limited (Asgard) under which Asgard administers the PortfolioCare administration services in addition to administration and support services also provided by AMP companies.

If you access a product in the PortfolioCare range, then administration and, where applicable, custodial share and trustee fees are deducted from your account. These fees, as set out in the product disclosure statement or IDPS Guide, are paid to Hillross after deduction of expenses for administration and support services described above.

A full description of the fees is in the relevant product disclosure statement or IDPS guide for the relevant service. Our firm does not receive any part of the payments received by Hillross.

Hillross may also qualify for a share of the profit on the life insurance business taken out through the PortfolioCare platform. The profit is based on the claims experience for that business and total premiums received. The AMP Group is paid a portion of that profit by the insurer, some of which is passed on to Hillross.

These payments are not shared with us although we may indirectly participate in these payments through the Hillross incentive program, which is referred to later in this Guide.

Definitive Wrap platform

If you access a product through the Definitive platform, which is operated by Macquarie Investment Management Limited (MIML), then the administration fees are deducted from your account within that platform and paid to Hillross. MIML is paid a fee by Hillross for administering this platform. The administration fees are not shared with us although we may indirectly participate in this payment through the Hillross incentive program which is referred to earlier in this Guide.

Further details about the fees and costs of investing in the Definitive Wrap platform are detailed in the product disclosure statement/IDPS guide for the Wrap platform.

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	Payment arrangement
CORE Property Pty Ltd	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.
AMP Horizons Financial Group	35% upfront of the commission charged (typically 0.2275% of the loan value). For example, if commission is \$1000.00 we are paid \$350.00. 35% ongoing of the commission charged (typically 0.0525% of the loan value). For example, if ongoing commission is \$1000.00 we are paid \$350.00.
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
Stature Mortgage Solutions Pty Ltd	No fee or commission paid
Ginn & Associates Pty Ltd trading as Ginn & Russ	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	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 includes 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.
Ceder Financial Group	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 \$650.00. If commission is \$650.00 Stature will receive \$422.50.

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. If commission is \$3,900.00 Stature will receive \$2,340.00.

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. If commission is \$7,800.00 Stature will receive \$3,900.00.

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. If commission is \$150.00 Stature will receive \$100.00.

Mills Nettheim Pty Ltd

Mills Nettheim Pty Ltd - 35% of any up-front commission or part of the fee for services paid by the licensee in respect to lending products.

Stature Wealth Management - 65% of any up-front commission or part of the fee for services paid by the licensee in respect to lending products and 100% of any ongoing commission.

Our other business activities and relationships

Other business interests

In addition to providing the services listed in this guide, we have a relationship with AMP. AMP owns equity with Stature Wealth Management Pty Ltd. As a result AMP will benefit from any fees, commission, dividends or income received from the business profits that may result from any payments or other benefits received in respect to the services provided to you.

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 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, or put your complaint in writing and send it to:

Attention: National Manager, Advice Complaints

33 Alfred Street
Sydney NSW 2000

- AMP Advice Complaints will try to resolve your complaint quickly and fairly.
- Until 31 October 2018, 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	Financial Ombudsman Service (FOS) GPO Box 3 Melbourne VIC 3001 1800 367 287 www.fos.org.au info@fos.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

The above external dispute handling bodies are current as at August 2018.

From 1 November 2018, you can contact the following external dispute handling bodies in relation to your complaint:

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.

You can also contact the **Financial Planning Association (FPA)** at 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 complies with the ASIC Class Order 04/194.

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.

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 subsidises some costs of attendance, which may include meals and accommodation. 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, will be disclosed in our advice to you prior to application.

Our Financial Advisers and Credit Advisers

About Mark Taylor



Mark is Principal and Senior Financial Adviser for Stature Financial Group

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 CERTIFIED FINANCIAL PLANNER ® and 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:

- Aged Care
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Self-managed super funds borrowing
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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 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 firm:

- salary
- dividends

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

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Stature ARW Accounting Pty Ltd, Stature Mortgage Solutions Pty Ltd, Stature Leasing Services Pty Ltd T/A 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 has a Bachelor of Science in 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 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:

- Estate planning
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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 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 firm:

- salary
- bonus

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 Robert Hill



Robert is a Financial Adviser for Stature Financial Group.

Robert is a CERTIFIED FINANCIAL PLANNER ®. He has a Bachelor of Economics and Advance Diploma of Financial Services (Financial Planning).

Robert has worked in the financial advice industry since 2007. Robert's previous work experience includes finance roles for large multinational oil refining and pharmaceutical companies in London and Sydney. Robert believes in providing high quality financial advice focused on your individual needs. This is delivered through ongoing advice and support, working with you towards achieving your financial goals and objectives.

Phone	02 8256 2100
Email	robert@staturefinancialgroup.com.au
Authorised representative number	405397
Credit representative number	405396

Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

Bachelor of Economics

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:

- Aged care
- Estate planning

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

How I am paid

I receive the following from our firm:

- salary
- bonus

Robert Hill 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 Financial Adviser for Stature Financial Group.

Winni is a CERTIFIED FINANCIAL PLANNER ®.

Winni has 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)

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:

- Aged care
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Limited selection of investment guarantees
- Securities (including listed securities and debt securities)
- SMSF borrowing
- Separately managed accounts
- Investor directed portfolio services
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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 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 firm:

- salary
- bonus

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 Andrew Lim



Andrew is a Financial Adviser for Stature Financial Group.

Andrew is a CERTIFIED FINANCIAL PLANNER®, has a Bachelor of Commerce majoring in Applied Finance (Planning).

Andrew has more than 10 years of experience within the financial services industry, and has previously worked for investment banks and large financial advice firms. He is passionate about helping his clients achieve their financial and lifestyle goals through turning knowledge into value and building strong lasting relationships.

Phone	02 8256 2100
Email	andrew@staturefinancialgroup.com.au
Authorised representative number	1003098
Credit representative number	508708

Qualifications (Finance related)

Bachelor of Commerce majoring in Applied Finance (Planning).

Professional memberships

FPA – Financial Planning Association

Professional designation

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:

- Aged care
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing
- SMSF borrowing
- Investor directed portfolio services
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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 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 firm:

- salary

- bonus

Andrew Lim 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 Financial Adviser for Stature Financial Group.

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

Charith has worked within Debt Advisory for the past 6 years. This together with his experience in the Financial planning industry has enabled him to utilize his extensive knowledge and experience to offer specialist advice in cash flow modelling, optimal lending structures, risk and wealth management.

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 their 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)

Bachelor of Commerce majoring in Banking & Finance

Diploma of Financial Planning

Professional memberships

Professional designation

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
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- Limited Managed Discretionary Account service
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing

-
- Separately managed accounts
 - Investor directed portfolio services
 - Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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 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 firm:

- salary
- bonus

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 Financial Adviser for Stature Financial Group.

He has 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

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
- Goals based investing
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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 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 firm:

- salary
- bonus

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 Financial Adviser for Stature Financial Group.

Stephen has a Masters of Financial Planning, Advanced Diploma of Financial Planning, Diploma of Financial Planning and Graduate Certificate in 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	02 8256 2100
Email	steve@staturefinancialgroup.com.au
Authorised representative number	1236413
Credit representative number	481244

Qualifications (Finance related)

Masters of Financial Planning

Advanced Diploma of Financial Planning

Diploma of Financial Planning

Graduate Certificate in 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:

- Aged care
- Estate planning
- Goals based investing
- Securities (including listed securities and debt securities)
- Separately managed accounts
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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 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 firm:

- salary

— bonus

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



Chris is a Senior Financial Adviser for Stature Financial Group.

Chris has been a Financial Adviser and working in the financial services industry for over 20 years. Chris is a CERTIFIED FINANCIAL PLANNER® and amongst his range of other qualifications he has a Bachelor of Commerce, is an SMSF Specialist Adviser and a member of the Financial Planning Association of Australia. His experience includes providing full personal advice to private clients and delivering quality services to them, through to arranging financial and employee benefit solutions for employers and their employees.

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 recalibrating 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)

Certificate IV in Finance and Mortgage Brokering

Bachelor of Commerce (Accounting & Finance)

Diploma of Finance and 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)

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:

- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- 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 adviser.

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
- personal loans
- 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
- SMSF loans
- rural loans

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

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 Tracey Mitchell



Tracey is a Financial Adviser for Stature Financial Group.

Tracey is a CERTIFIED FINANCIAL PLANNER®. She has a Masters of Business Administration and Advanced Diploma of Financial Services (Financial Planning).

Tracey has worked in the financial advice industry since 2005. Tracey's previous work experience includes roles for large mining companies and financial services education.

Tracey has a comprehensive, client-focused approach to financial planning and is dedicated to helping her clients reach their financial goals. She believes in building long-lasting relationships with her clients, and working closely with them to develop tailored solutions for all of their financial needs.

Phone	03 9863 8777
Email	tracey@staturefinancialgroup.com.au
Authorised representative number	427986
Credit representative number	427987

Qualifications (Finance related)

Graduate Diploma of Financial Planning

Master of Business Administration

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:

- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- SMSF borrowing
- Separately managed accounts
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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 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 firm:

- salary
- bonus

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

About Maddison Price



Maddison is a Financial Adviser for Stature Financial Group.

Maddison has a Bachelor of Commerce majoring in Finance and Financial Planning and is completing further studies to become a Certified Financial Planner.

Maddison has over 6 years' experience as a Financial Planner and 10 years' experience within the financial services industry. Maddison is passionate about assisting customers to achieve life goals using great financial solutions.

Phone	03 9863 8777
Email	maddison@staturefinancialgroup.com.au
Authorised representative number	1003483
Credit representative number	509715

Qualifications (Finance related)

Bachelor of Commerce – (Finance & Financial Planning)

Professional memberships

FPA - Financial Planning Association

The advice and services I can provide

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

- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Investor directed portfolio services
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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 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 firm:

- salary
- bonus

Maddison Price 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 Authorised Credit Representative for Stature Financial Group.

Neil has 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	02 8256 2100
Email	neil@staturefinancialgroup.com.au
Credit representative number	507555

Qualifications (Finance related)

Diploma of Finance & Mortgage Broking FNS50315

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 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
- personal loans
- 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
- SMSF loans
- rural loans

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

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 Authorised Credit Representative for Stature Financial Group.

Janet has a Certificate IV of 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 in Finance and Mortgage Broking

Professional memberships

The advice and services I can provide

I am 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
- personal loans
- 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
- SMSF loans
- rural loans

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

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

About Leanne Sparks



Leanne is a Senior Business Relationship Manager for Stature Financial Group.

Leanne holds an Advanced Diploma of Financial Services (Financial Planning) and a Certificate of Superannuation Management.

Leanne has over 30 years' experience working in financial services including more than 20 years working in corporate super and group insurance.

Leanne is dedicated to working with you to help you achieve the objectives of your organisation in relation to employee benefits and financial wellness programs.

Phone	03 9863 8777
Email	leanne@staturefinancialgroup.com.au
Authorised representative number	289211
Credit representative number	374548

Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

Professional memberships

Associate 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:

- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing
- Securities (including listed securities)
- SMSF borrowing
- Separately managed accounts
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

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 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 firm:

- salary
- bonus

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