



**HILLROSS**

**FINANCIAL  
SERVICES AND  
CREDIT GUIDE**

**HILLROSS ALBURY**

Version: 5.0  
Date prepared: 26 September 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.

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.

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## About our firm

Hillross Albury was established in Albury/Wodonga in 1968 and has been providing quality financial advice in the region for over 44 years.

At Hillross Albury we work with and have access to a professional network of accountants, solicitors and other specialists to provide a full and comprehensive range of financial strategies and products to our clients.

### Summary of the business

Name	SSA Financial Services Pty Ltd trading as Hillross Albury as Trustee of the SSA Financial Services Unit Trust
Australian Business Number	18 990 206 104
Australian Company Number	123981868
Authorised representative number	312232
Credit representative number	370053

### Our office contact details

Address	533 Kiewa Street ALBURY NSW 2640
Phone	02 60411177
Fax	02 60411342
Email	admin@hillrossalbury.com.au
Website	<a href="http://albury.hillross.com.au">http://albury.hillross.com.au</a>

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

## Our advice and services

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

Individual advisers within our 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 14.

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

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

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

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

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

As at March 2018, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Hillross Financial Services Limited are:

- |                  |                    |
|------------------|--------------------|
| ■ Westpac        | ■ Macquarie Bank   |
| ■ ING            | ■ ANZ              |
| ■ AFG Home Loans | ■ Bank Australia   |
| ■ AMP Bank       | ■ ME Bank          |
| ■ Bank SA        | ■ Pepper Homeloans |

## Tax implications of our advice

Under the Tax Agent Services Act 2009, SSA Financial Services Pty Ltd, trading as Hillross Albury 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 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 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; and
- 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; and
- Deduction from your investment.

All 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 for the prior year.

For details of our service fees, please refer to **Schedule of fees** on page 19.

### Fixed service fees

We offer the following services at these fees:

Service	Fee
*SMSF Administration, Compliance & Audit	\$2,650 pa
*Centrelink Management Services (Only)	\$950 pa
*Share purchases & sales transactions	1% or Min of \$75 per trade
Additional Services - Hourly Rates	Senior Adviser or Accounting Professional - \$275
	Para Planner / Portfolio Manager - \$180
	Administration / Client Service staff - \$ 80

### Other costs

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

### Other benefits we may receive

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

In addition to the payments we may receive for our advice and services, we may receive other support services from the licensee. We may also be eligible to receive financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance. These benefits are paid at the licensee's discretion and the amounts are set by the licensee from time to time (usually on an annual basis). We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

### **Development, management and advice recognition**

We may qualify to receive a DMA payment to recognise our growth and professionalism. The DMA payment is based on a rate, calculated once per year, and determined by our ranking relative to other Hillross firms. Up to 60% of all Hillross firms may qualify for DMA payments. The relevant rate may range from 0% to 10%, depending on our ranking. It is then applied to our firm revenue of the prior year and paid to us once a year.

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

### **How our performance is ranked**

Ranking of practice is determined yearly by a points system which is a broad measure of the growth and professionalism of our practice as compared to other practices in the Hillross Financial Services network. The points system is based on a combination of factors within a balanced scorecard such as the quality of our services, compliance, our business goals and our engagement with our clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service revenue and the change in our clients' product holdings over the prior measurement period (usually a period of approximately 12 months).

### **Para-planning costs subsidy**

We may be eligible for a subsidy from AMP in relation to paraplanning costs, depending on the number of paraplanning requests that we make in a particular month. If our practice submits a minimum of 5 paraplanning requests per eligible authorised representative in our practice, we receive a discount of up to 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 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 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 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 part of the AMP Group and as such Hillross is affiliated with:

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

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

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

### 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.

\*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.

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 benefit from these arrangements through the Hillross recognition program referred to earlier in this Guide.

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

This section of the FSCG sets out our relationships with platform providers and how these may influence the advice we give you.

### Overview

Where you invest through platform products and services (such as investor directed portfolio services or IDPS), we may receive remuneration from those platform providers. Fees, commission payments and other benefits may be calculated as a percentage of your financial interest in a product or service or on the total amount of business advised. The amount and calculation of those fees are shown in the relevant disclosure document. Some fees and commission payments we earn may relate to arrangements existing before 1 July 2013.

### Specific arrangements

We have arrangements with third parties for administration and support services in relation to the products below.

#### PortfolioCare platform

PortfolioCare products and services are issued by companies in the AMP Group. Other companies in the AMP Group also provide services in respect of PortfolioCare. Administration services are performed by Asgard Capital management Limited (Asgard).

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

Further details about the fees and costs of investing in PortfolioCare are detailed in the relevant product disclosure statement or IDPS Guide. For closed products, please review the product disclosure statement you received when first investing in the product together with any correspondence from the issuer outlining changes to those fees and costs. Note that PortfolioCare Elements (super/pension, investment) closed to new members and investors in 2016.

#### Definitive Wrap platform

Definitive Wrap closed in 2014.

If you have accessed 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.

Further details about the fees and costs of investing in the Definitive Wrap platform are detailed in the product disclosure statement or IDPS guide you received when first investing in your product or service together with any correspondence from MIML outlining changes to those fees and costs.

#### AMP Personalised Portfolio platform (Personalised Portfolio Service or PPS)

PPS is operated by NMMT Limited ((NMMT), which is part of the AMP Group. If you invest into PPS your administration fees are payable to NMMT. NMMT passes a portion of these fees on to other AMP group companies and associates, including Australian Securities Administration Limited for the administration services they provide.

If you invest in a model portfolio or managed fund managed by a company in the AMP Group or Hillross, they may also receive investment management and performance fees based on your investment in their investment options.

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

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

## 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
Real-time Accounting	Provision of: *Taxation and accounting services *Xero and online bookkeeping services	No fees or charges are paid for referral services
Super Centric	Provision of: *SMSF online administrations services	No fees or charges are paid for referral services
Hume Bank	Provision of: *Banking services *Mortgage broker services	We may receive a fixed fee from Hume Bank depending on the value of your mortgage product. Commission amount example: \$250 - for loans up to \$250,000, and \$500 - for loans greater than \$250,000
NAB	Provision of: *Banking services *Mortgage broker services	We may receive up to 0.40% of the approved lending limit. As an example: If NAB finance approves a loan of \$100,000 from the placement of your mortgage product Hillross Albury may receive (0.40%) or \$400.
AMP Bank	Home and business lending services	Up to 0.85% initial commission and up to 0.25% ongoing commission  For example, for a loan of \$100,000, we would receive up to \$850.00 initial commission and up to \$250.00 ongoing commission.

## Confidence in the quality of our advice

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

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

**Attention: National Manager  
AMP 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	<p><b>Financial Ombudsman Service (FOS)</b></p> <p>GPO Box 3 Melbourne VIC 3001</p> <p>1800 367 287 <a href="http://www.fos.org.au">www.fos.org.au</a> <a href="mailto:info@fos.org.au">info@fos.org.au</a></p>
Any issue relating to your personal information	<p><b>The Privacy Commissioner</b></p> <p>GPO Box 5218 Sydney NSW 2001</p> <p>1300 363 992 <a href="mailto:privacy@privacy.gov.au">privacy@privacy.gov.au</a></p>

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	<p><b>Australian Financial Complaints Authority (AFCA)</b></p> <p>GPO Box 3 Melbourne VIC 3001</p> <p>1800 931 678 <a href="http://www.afca.org.au">www.afca.org.au</a> <a href="mailto:info@afca.org.au">info@afca.org.au</a></p>
Any issue relating to your personal information	<p><b>The Privacy Commissioner</b></p> <p>GPO Box 5218 Sydney NSW 2001</p> <p>1300 363 992 <a href="mailto:privacy@privacy.gov.au">privacy@privacy.gov.au</a></p>

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

You can also contact the **Financial Planning Association (FPA)** at [www.fpa.asn.au](http://www.fpa.asn.au) to make a complaint (please note that the FPA cannot award compensation).

## Professional indemnity insurance

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

## Your privacy

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;
- 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, 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 Financial Advisers and Credit Advisers

### About Tony Smith



Idea of Financial Freedom - Financial freedom for me is to have choices in life...

- choice to enable a lifestyle for my family that allows them to enjoy life and new experiences
- choice to spend time with my family
- choice to sail around the Whitsundays in retirement.

Experience	Tony is the Practice Principal and senior adviser of the firm. Tony specialises in the areas of small business, SMSF and investment and retirement planning.
Phone	02 60411177
Email	tonys@hillrossalbury.com.au
Authorised representative number	327230
Credit representative number	368679

#### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Certificate in Commerce

Advanced Diploma of Business (Accountancy)

Graduate Certificate in Professional Accounting

#### Qualifications (Non-finance related)

Justice of Peace (JP)

#### Professional memberships

AFA - Association of Financial Advisers

FPA - Financial Planning Association

SMSF Association (SPAA)

IPA - Institute of Public Accountants

#### Professional designations

Financial Planner AFP (FPA)

Fellow of Institute of Public Accountants (FIPA) (Professional Designation and related member body)

### 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
- 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
- equity in the firm

I am an employee & shareholder of Hillross Albury and receive a salary plus dividend from the practice.

## About Kelly Mitchell



Idea of Financial Freedom - For me, nothing would be greater than skiing around the world with my husband who shares my passion for this hobby. My idea of financial freedom is to be able to get on a plane at any time of the year and fly across the world to wherever the snow is falling.

<b>Experience</b>	Kelly is a partner & senior adviser in the firm and has a wealth of knowledge in the superannuation industry. Kelly specialises in assisting young professionals and clients planning for their retirement.
<b>Phone</b>	02 60411177
<b>Email</b>	kellym@hillrossalbury.com.au
<b>Authorised representative number</b>	415534
<b>Credit representative number</b>	415535

### Qualifications (Finance related)

Bachelor of Business (Finance)

Master of Applied Finance

### Qualifications (Non-finance related)

Justice of Peace (JP)

### 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
- 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
- equity in the firm

Kelly is a salaried employee and equity partner in the firm and receives a distribution from operating surpluses.

## About Des O'Connor



Idea of Financial Freedom - waking up in the morning with my wife and son having nothing to do but entertain our interests. Also, a road trip around Australia, and a cruise around the South Pacific too.

<b>Experience</b>	Des' expertise is in mapping a strategic direction for your financial future. Discussions with Des will centre around your cashflow, assets and liabilities with a focus on creating achievable financial goals on your path to financial freedom. Des comes with 5 years' financial planning experience, the last two being with the Freedom Financial Group in Albury. Away from the office Des is married to Rebecca, and they welcomed their first child early this year.
<b>Phone</b>	02 60411177
<b>Email</b>	DesO@hillrossalbury.com.au
<b>Authorised representative number</b>	423715
<b>Credit representative number</b>	500677

### Qualifications (Finance related)

Bachelor of Commerce (Financial Planning)

Diploma of Financial Services

Graduate Diploma in Commerce

### 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:

- Aged care
- Employer super
- Estate planning
- Gearing and margin lending
- Goals based investing
- SMSF 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

## About Lindsay Poy



Idea of Financial Freedom - My idea of financial freedom is having an income and a “nest egg” – an income to live for today, and a nest egg for tomorrow’s “wish list”.

<b>Experience</b>	Lindsay has been in the industry since 1969. Lindsay is a senior adviser with the firm and along with providing retirement planning advice to clients also manages our corporate superannuation book of clients.
<b>Phone</b>	0260411177
<b>Email</b>	lindsay@hillrossalbury.com.au
<b>Authorised representative number</b>	250229
<b>Credit representative number</b>	368711

### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Management Certificate

### Qualifications (Non-finance related)

Justice of Peace (JP)

### 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:

- Aged care
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Self-managed super funds (SMSF)
- SMSF 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

## About Wayne Moriarty



Idea of Financial Freedom - My idea of Financial Freedom is to travel, play golf, and enjoy the odd drop of quality wine.

Experience	Wayne is a partner and senior adviser in the firm since 1982. Wayne has a wealth of experience and focuses on providing pre and post retirees with holistic advice.
Phone	02 60411177
Email	waynem@hillrossalbury.com.au
Authorised representative number	247552
Credit representative number	368719

### Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

### Professional memberships

FPA - Financial Planning Association

### Professional designations

CFP - Certified Financial Planner (FPA)

Fellow of 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:

- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing
- SMSF 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
- equity in the firm

I am a part time employee & shareholder of Hillross Albury and receive a salary plus dividend from the firm

## Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

### Initial service fees

Some examples of initial services are:

- Investigation - determining your current financial position, goals and objectives.
- Diagnosis - identifying the issues impeding the achievement of your goals and objectives.
- Solutions - developing a number of alternative strategies and making a recommendation as to the most appropriate solution to achieve your goals and objectives
- Implementation - putting your recommended strategy in place
- Preparation of a full & details financial plan (Statement of Advice)

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

Initial service	Fee amount
Some examples of initial services are:	
<ul style="list-style-type: none"> <li>▪ Combining your super and insurance</li> <li>▪ Building your super</li> <li>▪ Saving for retirement</li> <li>▪ Centrelink &amp; transaction only services</li> <li>▪ SMSF setup and advice</li> </ul>	\$1,650 - \$8,000

### Ongoing service fees

- Some examples of our ongoing service fees include:
- Offering you the opportunity to review your strategy, position, goals and objectives each year.
- Providing access to your financial planner via phone and email throughout the year to answer your questions.
- Keeping product providers up to date with your details.
- Updating you with any changes that may affect your strategy or situation.
- Keeping in touch with our quarterly newsletter and invitations to our popular information session evenings
- Communicating and making changes to your Direct Share portfolio
- Assisting with the management of your SMSF administration and compliance

We provide ongoing services to help you stay on track to meet your goals. The cost of these services are as follows:

Ongoing service	Fee amount
<p>Our ongoing review service aims to:</p> <ul style="list-style-type: none"> <li>*Inform us of changes in your personal circumstances that may effect your long-term strategy</li> <li>*Provide you with updates on the economic environment, and any investment legislation changes that may impact on your strategy.</li> <li>*Provide and/or additional advice to you on your investment portfolio and its valuations.</li> <li>*Recommend any required changes to your investment strategy and/or investment portfolio with a written Statement of Advice.</li> </ul>	Starting from \$1,650

## Commissions

I do not receive commissions on investments through new superannuation, managed funds or retirement products. However, some products, particularly older products, may attract commissions.

Any commission amounts will be disclosed to you when providing my advice. The following table is a guide of commissions I may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	Up to 80% of the first year's premium for new policies. We may receive commissions on increases or additions to existing policies of up to 80%.	Up to 20% of the premium each following year.	If your insurance premium was \$1,000, we would receive an initial commission of up to \$880. We would receive an ongoing commission of up to \$200.00 pa.

All fees and charges include GST.

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