

Financial Services and Credit Guide

Community Financial Services Pty Ltd

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

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

Documents you may receive

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

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

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

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

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

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

About our practice

Summary of the business

Name	Community Financial Services Pty Ltd trading as Canny Advisory and trading as Chapman Welsh Financial Services and trading A Better Way Financial Partners as trustee for the Community Financial Services Unit Trust
Australian Business Number	39 814 682 399
Australian Company Number	155048132
Authorised representative number	419034
Credit representative number	419032

Our office contact details

Address	Office 804 C3 Town Centre , 5 Main Street, Point Cook, VIC 3030
Phone	038353 9439
Fax	033948931
Email	cfs@communityfinancial.com.au
Website	http://communityfinancial.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.

Community Financial Services Pty Ltd has more than one office. This FSCG details information about our practice only. You can obtain the FSCG for other offices by contacting them on the details below.

Canny Advisory office contact details

Address	33 Mackay Street, North Geelong 3215
Phone	03 5278 9500
Fax	03 5272 1122
Email	info@cannygroup.com.au

Chapman Welsh Financial Services office contact details

Address	80 Pakington Street, Geelong West 3218
Phone	03 5222 1664
Fax	03 5222 1447
Email	enquiry@cwfs.net.au

A Better Way Financial Partners office contact details

Address	Suite 6/531 Sandgate Road, Clayfield QLD 4011
Phone	0450 875 580
Fax	
Email	wedzeraig@communityfinancial.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 practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

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

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our Financial Advisers and Credit Advisers** on page 15.

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

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

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

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

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

As at September 2019, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by AMP Financial Planning's are AMP Bank, CBA, Macquarie, NAB, ANZ and Westpac.

Tax implications of our advice

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

Transaction services

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

Your relationship with us and using our services

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

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

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

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

Changing service providers

To ensure that you are provided at all times with ongoing servicing to meet your financial needs, we may transfer our rights and obligations under our servicing arrangement with you to another adviser or financial planning practice within the AMP network or to another AMP licensee (the new service provider). If we do this, the new service provider will provide the servicing to you and will be entitled to the agreed fees. The new adviser will also take over the rights and obligations on the same terms and conditions set out in the servicing arrangement and we will be released from those rights and obligations. We will write to you in advance of a transfer occurring, to introduce your new service provider. You may notify your new service provider at any time if you want to vary or end your servicing arrangements.

Providing information to us

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

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

Our fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply:

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

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

Our agreed advice and service fees may include charges for:

- Initial advice
- Ongoing or fixed-term advice and services.

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

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

Payment methods

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

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment.

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

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

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, including if we qualify under the licensee's excellence program, and business performance or business costs. These benefits are paid either at the licensee's discretion or depending on meeting certain qualifying criteria including the quality of our services, business goals and ranking against other practices in AMP Financial Planning. The amounts are set by the licensee from time to time (usually on an annual basis). We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items. We might receive financial and non-financial assistance including badging rights to help us grow our business.

Development, management and advice (DMA) recognition

We may be eligible for Development management and advice (DMA) recognition or equivalent payments based on our performance relative to other AMP Financial Planning practices in prior years.

The DMA payment is based on a percentage of our practice revenue may range from 0% to 10% depending on our ranking. The relevant percentage is then applied to our practice revenue and the resulting payments are received across the year (the 'payment period').

For example, if there are 12 monthly payment periods in a year, and if our DMA rate is set at 3% and our revenue for the payment period was \$25,000 (assuming, for the purpose of this example, the revenue is the same for each payment period), we would receive $\$25,000 \times 0.03 = \750 each month.

How our performance was ranked

Ranking of practices was determined by a points system which was a broad measure of the growth and professionalism of our practice as compared to other practices in the AMP Financial Planning network. The points system was 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 measured the value of our fee for service revenue and the change in our clients' product holdings over the measurement period. The AGI measure ceased to be a component within the balanced scorecard after 2018. Ranking methodology for recognition after 2018 is still to be determined.

Business growth advice payments

All practices within the AMP Financial Planning network are eligible for Business Growth Advice (BGA) payments. The payments are based on our practice revenue.

BGA payments are set at 1% of our practice revenue. Payments are received twice each month. For example, if our practice revenue was \$8,500 in a payment period, we would receive $\$8,500 \times 0.01 = \85 . Assuming an average revenue of \$8,500 per payment period, the total BGA payment received in a year would be $\$85 \times 24 = \$2,040$.

BGA payments will no longer be received after 31 December 2019.

Business buy-back option

If we leave the financial services industry or can no longer appropriately service a selection of our clients, AMP Financial Planning will either look after our clients or appoint one of its authorised representatives to do so.

If this happens, AMP Financial Planning makes available a facility for practices to transfer the servicing rights of their clients. The valuation will vary depending on certain factors including the annual recurring revenue of our practice and the level of our service standards.

Personal and professional development

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

Advice Summit

The Advice Summit is a national convention available to advisers from all AMP Financial Planning practices. AMP Financial Planning 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

AMP Financial Planning may subsidise the cost of our participation in approved education and professional development programs if we meet specific qualification criteria. The qualifying criteria is based on a combination of factors including the quality of our services, our business goals and our ranking against other practices in AMP Financial Planning. The maximum amount of this subsidy is \$12,000 per annum per practice.

Provided we meet specific qualification criteria AMP Financial Planning will support the practice with up to 20% of the licensee fees payable by the practice to the licensee in 2017 to

meet the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority.

Amicus program

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

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 25% in relation to these costs. For example, if the total cost of 5 SOAs is \$1,000 we will receive a discount of up to \$250 ($25\% \times \$1,000 = \250) and pay a discounted fee of minimum \$750.

Placement fees

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

Relationships and associations

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

About our licensee

AMP Financial Planning Pty Limited

ABN 89 051 208 327

Australian Financial Services Licensee and Australian Credit Licensee

Licence No: 232706

AMP Financial Planning has:

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

AMP Financial Planning's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

About the AMP Group

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

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

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

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

AMP Financial Planning's relationships with other companies

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

In return for those services, ASL receives remuneration as set out below:

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

*includes GST

By way of example:

- If total funds under administration for a particular investment product is \$10 million, ASL would receive \$33,000.

From time to time, ASL may facilitate access to AMP Financial Planning and its authorised representatives for issuers to train or educate AMP Financial Planning and its authorised representatives on their products.

Arrangements with platform providers

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

Overview

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

Specific arrangements

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

WealthView eWRAP and PortfolioCare platform

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

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

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

Our referral arrangements

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

Provider	Services	Payment arrangement
Switch Now Home Loan	Mortgages and other lending arrangements.	If you are referred by us, then we will receive a referral fee of 25% of all initial fees charged to you, for example, if your initial fee were \$100 we would receive a \$25 referral fee.
Karen Mei Chuen Wong	Risk Management Issues.	If you are referred by us, then we will receive a referral fee of 20% of all initial fees charged to you, for example, if your initial fee were \$100 we would receive a \$20 referral fee.
Choon Chong	Risk Management Issues	If you are referred by us, then we will receive a referral fee of 20% of all initial fees charged to you, for example, if your initial fee were \$100 we would receive a \$20 referral fee.
WMC Accounting	Risk Management Issues	If you are referred by us, then we will receive a referral fee of 20% of all initial fees charged to you, for example, if your initial fee were \$100 we would receive a \$20 referral fee.
Community Asset Finance Services	Mortgages and other lending arrangements.	If you are referred by us, then we will receive a referral fee as a once only payment of \$100

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

Provider	Payment arrangement
Switch Now Home Loans	If you have been referred to us, then we will pay a referral fee of 25% of all initial fees charged. For example, if you pay us initial fees of \$100 we would pay a \$25 referral fee
Byron Tan & Associates Pty Ltd	If you have been referred to us, then we will pay a referral fee of 30% of all initial fees charged. For example, if you pay us initial fees of \$100 we would pay a \$30 referral fee.
S.J Canny Pty Ltd	If you have been referred to us, then we will pay a referral fee of 25% of all initial fees charged. For example, if you pay us initial fees of \$100 we would pay a \$25 referral fee.
Minerva Financial Strategies	If you have been referred to us, then we will pay a referral fee of 25% of all initial fees charged. For example, if you pay us initial fees of \$100 we would pay a \$25 referral fee.
Allied Taxation	If you have been referred to us, then we will pay a referral fee of 30% of all initial fees charged. For example, if you pay us initial fees of \$100 we would pay a \$30 referral fee.
Community Asset Finance Services	If you have been referred to us, then we will pay a referral fee of 25% of all initial fees charged. For example, if you pay us initial fees of \$100 we would pay a \$25 referral fee.

Confidence in the quality of our advice

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

- Contact your adviser or accredited mortgage consultant and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact AMP Advice Complaints:
 - Phone 1800 812 388
 - Email advicecomplaints@amp.com.au
 - In Writing:
Attention: National Manager, Advice Complaints
33 Alfred Street
Sydney NSW 2000
- They will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following below.

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

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

Professional indemnity insurance

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

Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

Privacy Collection Statement

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

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

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

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

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

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

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 Francis Welsh

Phone	0418522432
Email	frankw@communityfinancial.com.au
Authorised representative number	419033
Credit representative number	419031

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Planning

Certificate IV in Finance and Mortgage Broking

Diploma of Life Insurance

Professional memberships

FBAA - Finance Brokers Association of Australia

FPA - Financial Planning Association

Professional designations

Financial Planner AFP (FPA)

The advice and services I can provide

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

- Aged care
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- SMSF borrowing

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

I am also an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning I am authorised to provide credit assistance in relation to loan products.

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

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

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 practice:

- salary

I am the director of Community Financial Services. I am paid a salary and receive profit distributions.

About Ross Hultgren

Experience	<p>Ross has been providing professional financial advice and solutions to clients since 1987.</p> <p>Ross prides himself on developing excellent working relationships with all clients to provide comprehensive financial advice based on their individual needs and goals.</p>
Phone	03 5222 1664
Email	rossoffice@cwfs.net.au
Authorised representative number	248675
Credit representative number	370813

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Professional memberships

FPA - Financial Planning Association

MDRT - Million Dollar Round Table

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
- Employer super
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- dividends
- share of revenue

I self employed and contracted by Community Financial Services to receive commissions and fees for advice plus dividends

About Yin Chin (Janice) Choo

Phone	03 8353 9439
Email	janicec@communityfinancial.com.au
Authorised representative number	404962
Credit representative number	404966

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Certificate IV in Finance and Mortgage Broking

Bachelor of Business (Accounting)

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:

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

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commissions and fees for advice.

About Joanne Mulquiney

Phone	0437 697 251
Email	joannem@communityfinancial.com.au
Authorised representative number	413899
Credit representative number	413900

Qualifications (Finance related)

Diploma of Financial Services (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:

- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Self-managed super funds (SMSF)
- SMSF Borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commissions and fees for advice.

About Ryan Welsh

Phone	0498 468 292
Email	ryanw@communityfinancial.com.au
Authorised representative number	431936
Credit representative number	431937

Qualifications (Finance related)

Diploma of Finance and Mortgage Broking Management

Diploma of Financial Services (Finance/Mortgage Broking Management)

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:

- Employer super
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commissions and fees for advice.

About Matthew Stokes

Phone	038353 9439
Email	matts@communtiyfinancial.com.au
Authorised representative number	431724
Credit representative number	431725

Qualifications (Finance related)

Diploma of Financial Planning

Bachelor of Commerce

Professional memberships

FPA - Financial Planning Association

CPA - Certified Practising Accountants

Professional designations

CFP - Certified Financial Planner (FPA)

CPA - Certified Practising Accountant

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)
- Gearing and margin lending
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary

I am an employee of Community Financial Services Pty Ltd and receive a salary and may receive a bonus.

About Tracey Lamont

Phone	0419 014 370
Email	traceyl@communityfinancial.com.au
Authorised representative number	440735
Credit representative number	440738

Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of 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:

- Employer super
- 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, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commissions and fees for advice.

About David Kent

Phone	0383539439
Email	davidk@communityfinancial.com.au
Authorised representative number	440901
Credit representative number	440904

Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of 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:

- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commissions and fees for advice.

About Lachlan Patten

Phone	0417 345 939
Email	lachlanp@communityfinancial.com.au
Authorised representative number	470449
Credit representative number	470452

Qualifications (Finance related)

Bachelor of Commerce

Professional memberships

FPA - Financial Planning Association

Professional designations

Financial Planner AFP (FPA)

The advice and services I can provide

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

- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary

I am an employee of Community Financial Services Pty Ltd and receive a salary and may receive bonus.

About Wade Vautier

Phone	0410 695 820
Email	wadev@communityfinancial.com.au
Authorised representative number	1007809
Credit representative number	475860

Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of 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 (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commissions and fees for advice.

About Kumar Nitish Srivastava

Phone	0422 272 247
Email	nitishs@communityfinancial.com.au
Authorised representative number	1233482
Credit representative number	478495

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Planning

Diploma of Business

Professional memberships

FPA - Financial Planning Association

Professional designations

Financial Planner AFP (FPA)

The advice and services I can provide

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

- Aged care
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- SMSF borrowing
- Investor directed portfolio services
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commissions and fees for advice.

About Helen Yau

Phone	03 5278 9500
Email	helen@cannygroup.com.au
Authorised representative number	432483
Credit representative number	460820

Qualifications (Finance related)

Diploma of Financial Planning

Bachelor of Commerce

Graduate Diploma in Accounting

Professional memberships

SMSF Association (SPAA)

CA - Chartered Accountants Australia and New Zealand

Professional designations

SSA - SMSF Specialist Accreditation (SPAA)

The advice and services I can provide

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

- Aged care
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing
- Limited selection of investment guarantees
- Investor directed portfolio services
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary

I am paid a salary from S.J Canny Pty Ltd and do not earn any fees, commission or brokerage, but may receive bonuses and other benefits.

About Bradley Macdonald

Phone	0424 144 816
Email	bradm@communityfinancial.com.au
Authorised representative number	320779
Credit representative number	420129

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Planning

Certificate IV Financial Services (Finance/Mortgage Broking)

Professional memberships

FPA - Financial Planning Association

Professional designations

Financial Planner AFP (FPA)

The advice and services I can provide

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

- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- SMSF borrowing
- Investor directed portfolio services
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commissions and fees for advice.

About Stephen Reynolds

Experience	Stephen has been providing professional financial planning advice and solutions to CWFS clients since 2006. Steve's greatest strength lies within advanced financial modeling for clients in pre and post retirement phases of their lives. Steve is now able to provide a more extensive scope of advice to his clients, which includes in the SMSF space with relation to property purchases inside the funds, as well as in the aged care space.
Phone	0404 071 770
Email	sreynolds@cwfs.net.au
Authorised representative number	319147
Credit representative number	372330

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Bachelor of Commerce (Financial Planning and Accounting)

Master 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 all the services listed in the **Our advice and services** section, except for the following:

- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commissions and fees for advice.

About Dylan Hultgren

Experience	Dylan has been providing financial planning advice and solutions to clients since 2012
Phone	03 5222 1664
Email	dhultgren@cwfs.net.au
Authorised representative number	438783
Credit representative number	438785

Qualifications (Finance related)

Diploma of 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:

- Aged care
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- share of revenue

I am an employee of Chapman Welsh Financial Services and receive a salary and may receive bonus.

About David Glover

Phone	0418 903 900
Email	davidg@communityfinancial.com.au
Authorised representative number	1260054
Credit representative number	503963

Qualifications (Finance related)

Bachelor of Business (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:

- Exchange traded funds (ETF) and Listed investment companies (LIC)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commissions and fees for advice.

About Swati Panjvani

Phone	03 8353 9439
Email	swatip@communityfinancial.com.au
Authorised representative number	1269114
Credit representative number	512687

Qualifications (Finance related)

Diploma of Financial Planning

Certificate IV in Financial Services

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 (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- Self-managed super funds (SMSF)
- SMSF borrowing
- Investor directed portfolio services
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary

I am an employee of Community Financial Services Pty Ltd and receive salary and may receive bonus.

About Rhys Hultgren

Email	rphutgren@cwfs.net.au
Authorised representative number	1269590
Credit representative number	497236

Qualifications (Finance related)

Diploma of Financial Planning

Certificate IV in Finance and Mortgage Broking

Diploma of Finance and Mortgage Broking Management

Professional memberships

Financial Ombudsman Service Australia

MFAA - Mortgage & Finance Association of Australia

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 (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Self-managed super funds (SMSF)
- SMSF borrowing

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

I am also an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning I am authorised to provide credit assistance in relation to loan products.

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

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

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 practice:

- salary

I am an employee of Chapman Welsh Financial Services and receive a salary and may receive a bonus.

About Laura Macdonald

Phone	0405 500 282
Email	lauram@communityfinancial.com.au
Authorised representative number	1269748
Credit representative number	513041

Qualifications (Finance related)

Diploma of Financial Planning

The advice and services I can provide

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

- Aged care
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Self-managed super funds (SMSF)
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commissions and fees for advice.

About Trent Dimitropoulos

Phone	0400 469 322
Authorised representative number	1270699
Credit representative number	513430

Qualifications (Finance related)

Bachelor of Commerce (Economics and Financial Planning)

The advice and services I can provide

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

- Employer super
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary

I am an employee of Community Financial Services Pty Ltd and receive a salary and may receive bonus.

About Charl Hofmeyr

Phone	0435871298
Authorised representative number	1272054
Credit representative number	513659

Qualifications (Finance related)

Diploma of Financial Planning

The advice and services I can provide

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

- Aged care
- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- Self-managed super funds (SMSF)
- SMSF borrowing
- Investor directed portfolio services
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commissions and fees for advice.

About Gregory Welsh

Authorised representative number	248648
Credit representative number	371825

Qualifications (Finance related)

Diploma of Financial Planning

Certificate IV Financial Services (Finance/Mortgage Broking)

Professional memberships

MFAA - Mortgage & Finance Association of Australia

FPA - Financial Planning Association

Professional designations

CFP - Certified Financial Planner (FPA)

SSA - SMSF Specialist Accreditation (SPAA)

The advice and services I can provide

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

- Goals based investing

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

I am also an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning I am authorised to provide credit assistance in relation to loan products.

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

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

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 practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commissions and fees for advice.

About Jim Marinis

Phone	0419 343 619
Authorised representative number	1268415
Credit representative number	488016

Qualifications (Finance related)

Diploma of Financial Planning

Certificate IV in Finance and Mortgage Broking

Diploma of Finance and Mortgage Broking Management

Bachelor of Business (Marketing)

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 (I am authorised to advise on limited estate planning solutions related to your financial products)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Limited selection of investment guarantees
- Self-managed super funds (SMSF)
- SMSF borrowing
- Investor directed portfolio services
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commissions and fees for advice.

About Samantha Butcher

Phone	0402 920 046
Email	Samantha.Butcher@cannygroup.com.au
Authorised representative number	1004069
Credit representative number	369944

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Bachelor of Commerce (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:

- Employer super
- Estate planning (I am authorised to advise on limited estate planning solutions related to your financial products)
- Gearing and margin lending
- Goals based investing
- SMSF borrowing
- Loans including mortgages, reverse mortgages and deposit bonds

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

I am also a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary

I am paid a salary from S.J Canny Pty and do not earn any fees, commission or brokerage, but may receive bonuses and other benefits.

About Wedzerai Garwe

Authorised representative number	468663
Credit representative number	468664

Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

Certificate IV in Finance and Mortgage Broking

Bachelor of Commerce (Banking and Finance)

Professional memberships

FBAA - Finance Brokers Association of Australia

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
- Exchange traded funds (ETF) and Listed investment companies (LIC)

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

I am also an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning I am authorised to provide credit assistance in relation to loan products.

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

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

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 practice:

- share of revenue

I am self employer and contracted by Community Financial Services to receive commissions and fees for advice.

About Tony Walsh

Phone	0437 585 131
Email	tonyw@communityfinancial.com.au
Credit representative number	498393

Qualifications (Finance related)

Certificate IV in Finance and Mortgage Broking

Professional memberships

FBAA - Finance Brokers Association of Australia

The advice and services I can provide

I am an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning I am authorised to provide credit assistance in relation to loan products.

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

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

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

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

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 practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commissions and fees for advice.

About Luke Bossio

Phone	0434 345 480
Email	lukeb@communityfinancial.com.au
Credit representative number	511808

Qualifications (Finance related)

Certificate IV in Finance and Mortgage Broking

Professional memberships

FBAA - Finance Brokers Association of Australia

The advice and services I can provide

I am an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning I am authorised to provide credit assistance in relation to loan products.

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

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

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

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

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 practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commission and fees for advice.

About Tracy Smillie

Phone	0499 999 917
Email	tracys@communityfinancial.com.au
Credit representative number	376643

Qualifications (Finance related)

Diploma of Financial Planning

Diploma of Financial Services (Finance/Mortgage Broking Management)

Professional memberships

FBAA - Finance Brokers Association of Australia

The advice and services I can provide

I am an Accredited Mortgage Consultant and as a credit representative of AMP Financial Planning I am authorised to provide credit assistance in relation to loan products.

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

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

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

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

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 practice:

- salary

I am an employee of Community Financial Services Pty Ltd and receive salary and may receive bonus.

About Avneet Dhindsa

Phone	0411583947
Credit representative number	457858

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Certificate IV in Finance and Mortgage Broking

Professional memberships

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- salary

I am an employee of Community Financial Services Pty Ltd and receive a salary and may receive bonus.

About Nicholas Macris

Phone	8353 9439
Credit representative number	463959

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Certificate IV in Finance and Mortgage Broking

Diploma of Finance and Mortgage Broking Management

Bachelor of Business (Marketing)

Professional memberships

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How I am paid

I receive the following from our practice:

- share of revenue

I am self employed and contracted by Community Financial Services to receive commission and fees for advice.

Schedule of fees

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

Initial service fees

The initial fee covers the cost of researching relevant financial strategies and if required, products, and preparing and implementing your personal financial plan. If you proceed we will agree on the most appropriate plan below for you.

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

Initial service	Fee amount
Statement of Advice Preparation	Between \$550 and \$3,300
Implementation Fee	Between \$550 and \$6,600
Transaction Without Advice (Per Transaction)	\$385.00
Strategic Advice Only (Hourly Rate)	\$220.00
Centrelink Assistance (Starting from)	\$330.00 - \$660.00
Strategic Financial Advice	\$285.00
Superannuation Consolidation	\$440.00

Ongoing service fees

The type of fee and the actual fee charged to you, will depend on the nature of the advice or the service provided. We will discuss the on-going fee and agree on the actual fees with you before proceeding.

Our goal will be to provide you with peace of mind, in the knowledge that your platform is efficient, is working for you in a safe and dynamic investment environment, and is providing financial protection for

you and your family.

Service Package

Fundamental Service Package

MONITOR

We will monitor and stay tuned to developments and trends within your investments and Superannuation environments.

REVIEW

We will offer you the opportunity to review your Financial Planning Platform at least once every two years. You will also have the opportunity to discuss investment strategy and allocation. We will also discuss with you any changes to your current circumstances, including; your employment status, ongoing family relationships, acquisitions, and any other changes which may affect your strategies and goals

COMMUNICATE

You will be issued with ongoing newsletters, budget updates, and other announcements, keeping you informed.

ACCESS

Allow you access, at any time of the year, to myself and our dedicated customer support team, on standby to help and assist you throughout the year with any matters in relation to financial services.

Strategic Service Package

Our Strategic Service Package includes all services provided in the Fundamental Service Package plus the offer of an annual review to discuss opportunities and efficiencies.

Advanced Service Package

Our Advanced Service Package includes all services provided in the Fundamental Service Package plus the offer of a six monthly review, along with Centrelink and SMSF advice (where applicable) including opportunities for Retirement Planning and Retirement Lifestyle.

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

Ongoing service	Fee amount
Fundamental Service Package	Starting from \$365 per annum
Strategic Service Package	Starting from \$990 per annum
Advanced Service Package	Starting from \$2,750 per annum
Ongoing Advice and Services Fee	From 0.1% up to 1%. For example, if your account balance was \$100,000, your fee would be \$1,100.00.

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

Commissions

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

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

Product type	Initial commission	Ongoing commission	Example
Investments	Up to 4.95% of all contributions made to the investment.	Up to 1.10% of the investment value each year.	If you made an investment of \$10,000, we would receive up to \$495.00 initially and \$110.00 pa.
Insurance (including those held within superannuation)	Up to 66% of the first year's premium for new policies implemented from 1 January 2020.		On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660.
	We may receive up to 77% of the first year's premium for new policies implemented between 1 January 2019 and 31 December 2019.	Up to 33% of the insurance premium each following year.	
	We may receive commissions on increases or additions to existing policies of up to 130%.		We would receive an ongoing commission of up to \$330.00 pa.
Loans	Up to 1.10% of the initial loan balance. AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 2.5% and we will receive the remaining 97.5%.	Up to 0.55% of the outstanding loan balance each year. AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 2.5% and we will receive the remaining 97.5%.	If your loan balance was \$100,000, initial commission would be up to \$1,100. AFG would retain up to \$16.50 and AMP Financial Planning receives \$1,083.50. AMP Financial Planning then passes (\$1,083.50 x 97.5%) \$1,056.41 on to us. On an annual basis, the commission on a \$100,000 loan balance would be up to \$550, of which AFG retains up to \$8.25 and AMP Financial Planning receives \$541.75. AMP Financial Planning then passes (\$541.75 x 97.5%) \$528.21 to us.
Deposit bonds	Up to 22% of the deposit bond fee. AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 2.5% and we will	N/A	For example, if your deposit bond fee is \$400, the commission would be up to \$88. AFG would retain up to \$1.32 and AMP Financial Planning receives \$86.68. AMP

	receive the remaining 97.5%.	Financial Planning then passes (\$86.68 x 97.5%) \$84.51 to us.
Other banking products	Up to 0.55% of the balance each year.	If you made an investment of \$2,000 we would receive \$11.00 of the balance each year.

All fees and charges include GST.

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