

About Australian Financial Planning Group Pty Ltd and your Financial Adviser:

Version 35

Dated: 27/09/2022

Purpose of This Guide

This Financial Services and Credit Guide (FSCG) provides you with important information about Australian Financial Planning Group Pty Ltd and its Authorised Representatives.

This FSCG contains information about:

- Who we are and our contact details;
- The services we provide;
- Documents you may receive;
- How we and our representatives are paid;
- Any potential conflict of interest we may have;
- How we resolve complaints; and;
- How we manage the privacy of your information.

The FSCG should be read in conjunction with the Adviser Profile.

Lack of independence

We value integrity and full disclosure and, therefore, in line with our legislated duties, we inform you that AFPG is not independent, impartial or unbiased for the purposes of section 923A of the Corporations Act, because we:

- may receive commissions associated with the issue of life insurance products
- may recommend a financial product where we or an associated entity receives benefits
- may receive benefits from product issuers.

About Australian Financial Planning Group Pty Ltd and your Financial Adviser:

Your Financial Adviser is authorised through Australian Financial Planning Group Pty Ltd (ABN: 66 050 139 850), who is the holder of an Australian Financial Services Licence and an Australian Credit Licence number 247430.

Head office (NSW):

Level 13, 227 Elizabeth Street, Sydney NSW 2000
Telephone: 02 8268 7000
Email: info@afpg.com.au

Victoria:

Level 5, 437 St Kilda Road, Melbourne VIC 3004
Telephone: 03 8866 0000

A Guide to our relationship with you:

Who is responsible for the services provided?

Australian Financial Planning Group Pty Ltd (AFPG) is responsible for the financial and credit services provided. AFPG has authorised the distribution of this FSCG.

Under its Licence's, AFPG has authorised corporate entities and individuals to provide financial and credit services.

Your Financial Adviser is authorised by AFPG to provide personal advice on financial products. Your Financial Adviser may also be authorised to provide credit advice. Please refer to the individual Adviser Profile.

AFPG is authorised to provide advice and deal in the following financial and credit services:

- Retirement Planning
- Superannuation
- Self-Managed Super Funds
- Insurance
- Investment Management
- Budgeting
- Residential and Investment Lending

AFPG Investment Philosophy

The AFPG advice process looks to understand client circumstances by identifying goals and objectives, collecting relevant data, agreeing an appropriate risk tolerance (profile), and by examining and agreeing client investment preferences. AFPG utilises a discussion tool to educate clients on key investment concepts. The results are examined, and the client's investment preferences are agreed. When selecting products, we are generally limited to the range of products on our Approved Product List (APL).

Our APL is a list of quality researched products, but our APL does not include all products available in the market. If there is not a product on our APL that is appropriate for you, we have a process for considering other products that may be appropriate.

AFPG prefers to use Wrap Platforms.

A platform or a 'wrap' account can cost effectively combine all of your listed securities, managed funds, shares, insurance, and superannuation into one account, eliminating some of the administrative burden and paperwork that usually comes with managing a number of individual investments separately.

AFPG prefers to use Separately Managed Accounts (SMA's), which are customised investment portfolios where the assets are owned by the individual investor. An investment is allocated across a model portfolio, which will determine allocation between investment products.

Despite AFPG's preference to use SMA's they are not appropriate for all clients. Where an SMA is not appropriate AFPG will provide recommendations that are aligned with the client's needs and in their best interest.

The AFPG Group of Companies

Australian Financial Planning Group Pty Ltd is a member of the AFPG group of companies. We can provide access to comprehensive financial advice and a wide range of financial products and services.

Your Financial Adviser may refer you to an associate of AFPG (or an independent third-party) for the provision of the following services:

- Credit Services
- Investment Services – Separately Managed Accounts (Related Party)
- Accounting and Tax Planning (Related Party)
- Real Estate Investment – Direct Property (Third-party)
- Estate Planning (Third-party)

What information should I provide to ensure I receive appropriate personal advice?

Your Financial Adviser will complete a Client Questionnaire with you, which will record your personal objectives, lifestyle goals, details of your current financial situation and any relevant information, so that you can receive the most appropriate advice.

You have the right to withhold information, however, this may compromise the appropriateness and effectiveness of the recommendations contained in your advice documents.

You should read the warnings contained in your advice documents carefully before making any decision relating to a financial strategy or product.

How can I give you instructions about my Financial Product/s?

To implement a product recommendation, you will be required to sign an "Authority to Proceed" which will form part of your advice document.

What information is kept on file for me?

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations provided to you.

Who may access this information?

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. Details of our policy can be found at the end of this document. It is important to note that in order to best meet your needs and provide you with financial services and advice we may need to disclose your personal information to other parties. Typically, these parties may include fund managers, life companies, related entities and other licensees. From time to time, we may bring to your attention products and services or other information which may be relevant to your Statement of Advice. At these times, you will be given the opportunity to choose whether to continue to receive such information.

Continuity of service

AFPG reserves the right to appoint an alternate representative to service your requirements. In these circumstances, we will contact you advising of the change.

Professional Indemnity Insurance

AFPG maintains professional indemnity insurance to cover us and our representatives for the services we provide as required by the Corporations Act 2001.

Anti-Money Laundering and Counter Terror

AFPG follows best practice in regard to anti-money laundering.

We are 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

Documents you may receive:

If you decide to obtain personal financial advice from AFPG, your adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form.

You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your adviser will also need to verify your identity and confirm details of any related entities.

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Statement of Advice (SoA); The SOA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any fees and commissions payable.

- Record of Advice (RoA); Where you receive ongoing or further advice an SoA or RoA may be provided.
- Execution only Document (EoD); An EoD may be issued where the service provided is merely accepting the decision or direction of the client and the processing of any product transaction documentation. In this situation there is no responsibility taken by AFPG for the appropriateness of the product decision of the client.
- Annual Renewal of Ongoing Service Agreement (OSA) and Fee Disclosure Statement (FDS); The FDS will detail services and fees paid for the previous 12-month period and the services offered and estimated fees for the next 12 months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a Consent Form that is provided to your relevant investment or superannuation provider.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been provided.

- Product Disclosure Statement (PDS) A PDS will be provided if a financial product recommendation is made and will include detailed information on the product including features, benefits, conditions, costs and cooling off rights (if applicable).
- Game Plan (lending); The Game summarises our credit advice and product recommendations based on your needs and objectives and includes relevant disclosures including details of any fees and commissions payable.
- Credit Quote (lending); A credit quote (if applicable) details the fee that may be payable by you, to us, in return for the credit assistance we have provided.
- Regular Newsletters

How AFPG and its Representatives are paid:

How we charge for services provided?

We offer a range of payment options.

All fees and/or commissions charged will be fully detailed in any advice document you receive.

All fees disclosed are inclusive of GST. The payment options may include:

Fee for Service

A Fee for Service may be charged for time spent on Lending or Financial Advice related activities and will be disclosed and agreed upon prior to the commencement of any services provided by AFPG. A Fee for Service is based on an hourly rate of up to a maximum of \$550.00.

Investments and Superannuation Advice and Implementation Fee

AFPG may charge a one-off fee for service of up to \$5,500 or an asset-based fee up to a maximum of 5.5% for the preparation of your advice and implementation of an Investment or Superannuation account.

Where the Establishment Fee is an asset-based fee it is structured as a percentage of the size of the investment portfolio on which advice is being given by your adviser (subject to a minimum). This is a deduction from your investment. The product issuer passes this amount on to AFPG.

Ongoing Service Agreement (OSA) Fee

The OSA fee can be either a flat fee or an asset-based fee structured as a percentage of the size of the investment portfolio on which advice is being given by your adviser. The asset-based fee is a deduction from your investment. The product issuer passes this amount on to AFPG. The fee continues to be paid until you redeem the investment or no longer require AFPG to be your adviser. The fee varies over time according to the value of your investment. This fee may be up to 5.5% per annum.

Portfolio Management Service Fee

Where charged, this is also an asset-based fee

which is structured as a percentage of the size of the investment portfolio. The fee is deducted from your balance based on a maximum of 2% per annum of the value of your investments. The fee varies over time according to the value of your investment. The product issuer passes this amount on to AFPG. The Portfolio Management Service fee continues to be paid until you redeem the investment or no longer require AFPG to be your adviser.

Insurance

AFPG may charge a one-off fee for service of up to \$5,500 to implement insurance advice.

Initial Insurance Commission

Initial insurance commissions are a one-off payment. They are calculated as a percentage of the premium paid by you. The commissions are deducted from the premium paid.

Ongoing Insurance Commissions

The ongoing insurance commissions is payable during the life of your policy.

AFPG may receive initial and ongoing commissions for the insurance products we recommend, which may be up to 66% (inclusive of GST) of the initial annual premium and up to 22% (inclusive of GST) of the ongoing renewal premium.

For example:	1 st year	2 nd year
Initial premium (\$2000)	\$1,320 p. a (66%)	\$440 p. a (22%)

Loan or Credit Assistance

The credit providers that we recommend to you pay us a commission calculated as a percentage of the amount of credit you receive. Generally, there is an initial commission of up to 1.0% which is received on settlement of the loan. There is also generally an ongoing commission of up to 0.40% per annum of the outstanding balance of the loan which is paid to us monthly.

To illustrate these fees please see the example below based on initial commission of 1.0% and ongoing commission of 0.40%:

	Upfront	Ongoing
Loan Amount (\$100,000)	\$1,000	\$400 p. a

In each instance of credit assistance provided to you, regardless of the amount of commission paid, AFPG will provide in writing the appropriate disclosure of any commissions, fees, and other benefits or payments that we receive.

Direct Property

AFPG has arrangements with independent third parties, for the referral of AFPG clients seeking real estate investments.

AFPG may charge a one-off fee for service of up to \$4,400 for the implementation of a direct property strategy which may also include gearing.

This fee is a one-off charge for the development of the property/gearing strategy (including cash flow analysis, projections, and the preparation of a Statement of Advice) and subsequent implementation of the strategy.

AFPG will provide you with support and guidance in implementing the strategy. Services provided may include but are not limited to:

- Ensuring the implementation is consistent with the developed strategy and your goals, needs and objectives.
- Working with third parties on your behalf in implementing the strategy.
- Reviewing property options/recommendations by a Registered Property Agent.
- Assistance with structuring of the property purchase (ownership structure to optimise benefit of the strategy).
- Assistance with structuring your debt facilities (to optimise benefits of the strategy).

There will be no referral fees paid or received by AFPG.

How will my adviser be remunerated for the services provided?

All fees and commissions received for the services provided are made to AFPG.

AFPG will then pay the corporate authorised representative or your adviser a combination of commissions, bonuses and other benefits for the provision of financial services of up to 98% of the upfront revenue received by AFPG, and up to 98% of the trailing commission subject to certain criteria being satisfied.

What other benefits may my adviser receive?

In addition to the remuneration detailed above, your adviser may receive other benefits. The cost of these benefits is paid out of the amount received by AFPG. These benefits may include:

- Offset of costs for professional and self-development programs related to the financial planning industry.
- Offset costs associated with business equipment and training (as a participant of the Technology and Education Dividend):
- Payment of professional membership fees, prizes, awards, conferences and hospitality events (e.g. tennis, football etc.)

Any benefit that is material to your consideration of our recommendations will be disclosed.

Will anyone be paid for referring me to Australian Financial?

A third-party referrer may receive a referral fee or commission for introducing you. The fee will be paid to the referrer by AFPG and will not involve any additional cost to you. Any referral fees payable will be fully detailed in your SoA.

Credit Services:

AFPG is authorised to provide credit assistance to clients.

Responsible Lending and Best Interests Duty

Responsible Lending Obligations involves AFPG making enquiries, verifying information, and ensuring a proposed loan is 'not-unsuitable'.

In addition to Responsible Lending Obligations, Best Interests Duty requires AFPG and their representatives to act in your best interests and putting your interests ahead of ours.

To ensure AFPG meet these obligations

AFPG will need to investigate the client's circumstances, objectives, and financial situation by obtaining information about the client, what they are attempting to achieve and what features they value.

We choose the credit provider based on research and your objectives.

We source finance from a range of lenders. The 6 main credit providers we may recommend depending on our research and analysis are:

- Adelaide Bank
- AMP
- Commonwealth Bank

- Macquarie Bank
- Pepper Money
- Westpac

Collection of Credit Information and Assessment

For our representative to conduct this assessment they must collect information about your financial situation and the objectives you have for seeking credit. If you do not provide the requested information, we may not be able to provide credit assistance to you.

Associations, Interests and Conflicted Remuneration:

Does AFPG have any relationships or associations with any Financial Product Issuers or related parties?

In order to provide you with appropriate and comprehensive financial advice, and a wide range of financial products and services, AFPG maintains referral relationships with a number of related party and third-party product and service providers.

Separately Managed Accounts

AFPG has an arrangement with Atticus Wealth Management Pty Ltd (Atticus) for use of the Atticus Separately Managed Account (SMA) products, which AFPG may recommend to certain clients. Atticus is a related party of AFPG. Atticus may receive product management fees of up to 0.69% of AFPG client funds held in these SMA products. The shareholders of Atticus may receive a financial benefit. The financial benefit may be in the form of dividends/distributions from Atticus to the shareholders, however, this benefit is unable to be quantified.

Direct Property

AFPG has arrangement with independent third parties for the referral of AFPG clients seeking real estate investments.

The third parties can provide Investment Property Sourcing Services (Seller and Buyer Advocacy) and Property Portfolio Analysis services.

Seller Advocacy Services include assistance in identifying agents, preparation of properties for

sale, and price expectations.

Buyer Advocacy is assistance with identifying, evaluating and price negotiation in purchasing property.

Portfolio Analysis Services including assistance with property valuations and potential rental returns.

The fees for any of the property services are negotiated directly with the third party.

There will be no referral fees paid to or received by AFPG.

Accounting and Tax Services

AFPG has an arrangement with AFPG Accounting Pty Ltd for referral of AFPG clients requiring accounting services and taxation advice.

AFPG Accounting is a related party of AFPG. AFPG Accounting may receive service fees for the provision of accounting and tax services.

The shareholders of AFPG Accounting may receive a financial benefit. The financial benefit may be in the form of dividends or distributions from AFPG Accounting to the shareholders however, this benefit is unable to be quantified.

Representatives (Financial Advisers) of AFPG may receive a benefit in the form of incentive payments based on referring AFPG clients to AFPG Accounting, however, this benefit is unable to be quantified.

Estate Planning Services

AFPG has arrangements with independent third

parties for the referral of AFPG clients seeking estate planning services. AFPG may receive up to \$1,000 for each referral.

Representatives (Financial Advisers) of AFPG may receive a benefit from AFPG in the form of incentive payments based on referring AFPG clients to the independent third-party, however, this benefit is unable to be quantified.

Arrangements with Product Providers Other forms of remuneration or benefits

AFPG and its representatives may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice;
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

Tax Implications of our Advice:

AFPG and its representatives may provide advice to clients of the tax consequences of the financial advice we provide. You should seek independent financial and tax advice about its appropriateness to

your objectives, financial situation and needs before acting upon the advice.

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.

Your Privacy:

Your adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us

know. You have the right to not to provide personal information to your adviser. However, in this case, your adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they have insufficient information to proceed.

AFPG respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy. This policy is located at: afpg.com.au/privacy-policy

Complaints:

What should I do if I have a complaint?

If you have any complaints about the services provided to you or about personal information held you should take the following steps:

1. Contact your adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved during discussions with your adviser after 3 days, please contact the Complaints Officer:

Mr Richard Smith
AFPG Head of Compliance & Quality
Telephone: 02 8268 7000
Address: Level 13, 227 Elizabeth Street, Sydney NSW 2000

[AFPG is a member of the Australian Financial Complaints Authority \(AFCA\)](#)

If you feel you do not get a satisfactory outcome you may escalate your complaint as follows:
If your complaint relates to personal Financial Advice or Credit Assistance you may contact AFCA

on 1800 931 678 or write to GPO Box 3, Melbourne, Victoria 3001.

If your complaint relates to personal information held you may contact the office of the Privacy Commissioner on 1300 363 992.

You can contact the Australian Securities and Investments Commission (ASIC) at their free call info line on 1300 300 630 to find out which complaints scheme may be available to assist you to settle your complaint



Australian Financial Planning Group Adviser Profile

Anthony Webb
Senior Financial Adviser



Anthony Webb is a representative of
Australian Financial Planning Group Pty Ltd
– Representative Number 263509.

Anthony has over 20 years' experience in
assisting his clients achieve their financial
goals.

Services Anthony can provide:

Anthony is authorised to provide advice in the following
types of financial products:

- Superannuation (including Self-Managed Super Funds)
- Insurance
- Retirement Savings Accounts
- Deposit Products
- Life Products Including Investment and Risk
- Managed Investments
- Securities
- Mortgages and Finance

Anthony can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation
- Insurance
- Investment Management
- Budgeting
- Residential and Investment Lending

Education, qualifications & memberships:

- Diploma of Financial Planning
- Diploma Finance & Mortgage Broking
- Member of Mortgage & Finance Association of Australia
- SMSF Accredited

Contact details:

Email: awebb@afpg.com.au

Phone: 03 8866 0004

Post: Level 2, 437 St Kilda Road, Melbourne VIC 3004



Australian Financial Planning Group Adviser Profile

Bilson Ling Feng
Financial Adviser



Bilson is an authorised representative of Australian Financial Planning Group Pty Ltd - Representative Number 001239965.

Bilson has over 10 years' experience in banking and 4 years' helping clients achieve their financial goals.

Services Bilson can provide:

Bilson is authorised to provide advice in the following types of financial products:

- Superannuation (including Self-Managed Super Funds)
- Personal and Business Risk Insurance
- Retirement Savings Accounts
- Deposit Products
- Life Products Including Investment and Risk
- Guaranteed Annuities
- Managed Investments
- Securities
- Mortgages and Finance

Bilson can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation
- Self-Managed Super Funds
- Investment Management
- Budgeting
- Residential, Investment and Commercial Lending

Education, qualifications & memberships:

- Bachelor of Commerce
- Master of Financial Planning (2023)
- Advanced Diploma of Financial Planning
- Diploma of Finance & Mortgage Broking
- Member Financial Planning Association of Australia (FPA)
- Member of Mortgage & Finance Association of Australia

Contact details:

Email: bfeng@afpg.com.au

Mobile: 0467 854 209

Address: Level 13, 227 Elizabeth St, Sydney, NSW 2000



Australian Financial Planning Group Adviser Profile

Daniel Lemish
Senior Financial Adviser



Daniel Lemish is an authorised representative of Australian Financial Planning Group Pty Ltd – Representative Number 328296.

Daniel has over 15 years' experience in assisting his clients achieve their financial goals.

Services Daniel can provide:

Daniel is authorised to provide advice in the following types of financial products:

- Superannuation
- Insurance
- Retirement Savings Accounts
- Deposit Products
- Life Products Including Investment and Risk
- Managed Investments
- Securities
- Mortgages and Finance

Daniel can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation
- Insurance
- Investment Management
- Budgeting
- Residential and Investment Lending

Education, qualifications & memberships:

- Advanced Diploma of Financial Planning
- Cert IV Finance & Mortgage Broking
- Member of Finance Brokers Association of Australia
- Bachelor of Arts (Sport & Exercise Management)

Contact details:

Email: dlemish@afpg.com.au

Phone: 02 8268 7035

Mobile: 0448 027 070

Address: Level 13, 227 Elizabeth St, Sydney, NSW 2000



Australian Financial Planning Group Adviser Profile

David Tysoe
Senior Financial Adviser



David Tysoe is an authorised representative of Australian Financial Planning Group Pty Ltd – Representative Number 1002125.

David has over 10 years' experience in assisting his clients achieve their financial goals.

Services David can provide:

David is authorised to provide advice in the following types of financial products:

- Superannuation (Including Self-Managed Super Funds)
- Insurance
- Retirement Savings Accounts
- Deposit Products
- Life Products Including Investment and Risk
- Managed Investments
- Securities
- Mortgages and Finance

David can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation
- Self-Managed Super Funds
- Insurance
- Investment Management
- Budgeting
- Residential and Investment Lending

Education, qualifications & memberships:

- Bachelor of Business (Finance)
- Advanced Diploma of Financial Planning
- Advanced Diploma of Accounting
- Diploma of Finance and Mortgage Broking Management
- SMSF Accredited
- Justice of the Peace (JP 213441)
- Member of Mortgage & Finance Association of Australia

Contact details:

Email: dtysoe@afpg.com.au

Phone: 02 8268 7002

Address: Level 13, 227 Elizabeth St, Sydney, NSW 2000



Australian Financial Planning Group Adviser Profile

Gabriel Fernandes
Senior Financial Adviser



Gabriel Fernandes is an authorised representative of Australian Financial Planning Group Pty Ltd – Representative Number 1002824.

Gabriel has over 20 years' experience in assisting his clients achieve their financial goals.

Services Gabriel can provide:

Gabriel is authorised to provide advice in the following types of financial products:

- Superannuation (Including Self-Managed Super Funds)
- Insurance
- Retirement Savings Accounts
- Deposit Products
- Life Products Including Investment and Risk
- Managed Investments
- Securities
- Mortgages and Finance
- Defined Benefits
- Aged Care

Gabriel can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation
- Self-Managed Super Funds
- Insurance
- Investment Management
- Budgeting
- Residential and Investment Lending
- Defined Benefit advice
- Aged Care
- Ongoing advisory services

Education, qualifications & memberships:

- Diploma of Financial Planning
- SMSF Accredited

Contact details:

Email: gfernandes@afpg.com.au

Phone: 0409 660 464

Address: Level 13, 227 Elizabeth St, Sydney, NSW 2000



Australian Financial Planning Group Adviser Profile

John Lai
Senior Financial Adviser



John is an authorised representative of Australian Financial Planning Group Pty Ltd – Representative Number 1003835.

John has over 11 years' experience in assisting his clients achieve their financial goals.

Services John can provide:

John is authorised to provide advice in the following types of financial products:

- Superannuation (including Self-Managed Super Funds)
- Insurance
- Retirement Savings Accounts
- Deposit Products
- Life Products Including Investment and Risk
- Managed Investments
- Securities
- Mortgages and Finance
- Financial Planning
- Retirement Planning
- Superannuation
- Self-Managed Super Funds
- Insurance
- Investment Management
- Budgeting
- Residential and Investment Lending

John can assist you with:

Education, qualifications & memberships:

- Bachelor of Laws
- Master of Laws (Taxation)
- Master of Business Administration (Executive)
- Advanced Diploma of Financial Planning
- Financial Planning Association of Australia (FPA)
- Ethics & Professionalism in Financial Advice
- SMSF Accredited
- Cert IV Finance & Mortgage Broking

Contact details:

Email: jlai@afpg.com.au

Phone: 02 8268 7010

Mobile: 0416 151 650

Address: Level 13, 227 Elizabeth St, Sydney, NSW 2000



Australian Financial Planning Group Adviser Profile

Kara Sykes
Mortgage Broker



Kara Sykes is a credit representative of
Australian Financial Planning Group Pty Ltd.

Kara has over 10 years' experience supporting
financial planners to achieve their financial
goals.

Services Kara can provide:

Kara is authorised to provide advice in the following types of financial products:

- Residential Lending

Education, qualifications & memberships:

- Certificate IV in Finance and Mortgage Broking

Contact details:

Email: ksykes@afpg.com.au

Phone: 02 8268 7006

Address: Level 13, 227 Elizabeth St, Sydney, NSW 2000



Australian Financial Planning Group Adviser Profile

Matt Carter

Director - Senior Financial Adviser



Matt is an authorised representative of Australian Financial Planning Group Pty Ltd – Representative Number 250641, Credit Representative 384761.

Matt has over 18 years' experience in assisting his clients achieve their financial goals.

Services Matt can provide:

Matt is authorised to provide advice in the following types of financial products:

- Superannuation (Including Self-Managed Super Funds)
- Insurance
- Retirement Savings Accounts
- Deposit Products
- Life Products Including Investment and Risk
- Managed Investments
- Securities
- Mortgages and Finance
- Margin Lending

Matt can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation
- Self-Managed Super Funds
- Insurance
- Investment Management
- Budgeting
- Residential and Investment Lending

Education, qualifications & memberships:

- Bachelor of Economics
- Diploma of Financial Planning
- Diploma of Financial Services (Finance/Mortgage Broking Management)
- Margin Lending Accredited
- SMSF Accredited
- Member of Mortgage & Finance Association of Australia

Contact details:

Email: mcarter@afpg.com.au

Phone: 02 8268 7001

Address: Level 13, 227 Elizabeth St, Sydney, NSW 2000



Australian Financial Planning Group Adviser Profile

Nick Perkins

Director - Senior Financial Adviser



Nick is an authorised representative of Australian Financial Planning Group Pty Ltd – Representative Number 222917, Credit Representative 384763.

Nick has over 20 years' experience in assisting his clients achieve their financial goals.

Services Nick can provide you:

Nick is authorised to provide advice in the following types of financial products:

- Superannuation (including Self-Managed Super Funds)
- Insurance
- Retirement Savings Accounts
- Deposit Products
- Life Products Including Investment and Risk
- Managed Investments
- Securities
- Mortgages and Finance
- Margin Lending

Nick can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation
- Self-Managed Super Funds
- Insurance
- Investment Management
- Budgeting
- Residential and Investment Lending

Education, qualifications & memberships:

- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Finance/Mortgage Broking Management)
- SMSF Accredited
- Margin Lending Accredited
- Member of Mortgage & Finance Association of Australia
- Associate member of the Financial Planning Association of Australia Limited

Contact details:

Email: nperkins@afpg.com.au

Phone: 03 8866 0000

Post: Level 2, 437 St Kilda Road, Melbourne, VIC 3004



Australian Financial Planning Group Adviser Profile

Terry Paris
Senior Financial Adviser



Terry is an authorised representative of
Australian Financial Planning Group Pty Ltd –
Representative Number 1002089.

Terry has over 7 years' experience in assisting his
clients achieve their financial goals.

Services Terry can provide:

Terry is authorised to provide advice in the following
types of financial products:

- Superannuation (including Self-Managed Super Funds)
- Insurance
- Retirement Savings Accounts
- Deposit Products
- Life Products Including Investment and Risk
- Managed Investments
- Securities

Terry can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation
- Self-Managed Super Funds
- Insurance
- Investment Management
- Budgeting
- Margin Lending

Education, qualifications & memberships:

- Advanced Diploma of Financial Planning
- Graduate Diploma of Financial Planning
- Accredited Listed Product Adviser
- SMSF Accredited
- Tier 1 Margin Lending
- Justice of the Peace (JP 201728)

Contact details:

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