



Australian Financial Planning Group  
Financial Services and Credit Guide

## About this document:

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Version 36

Dated: 10/03/2025

### 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 Financial Advisers.

This FSCG contains an Adviser Profile for your Adviser. It contains important information about your Adviser including relevant authorised representative number and areas of authorisation. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

Please take the time to review both the FSCG and Adviser Profile before engaging our services.

### 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;
- Our Managed Discretionary Account (MDA) Service;
- Any potential conflict of interest we may have;
- How we resolve complaints, and;
- How we manage the privacy of your information.

### 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:

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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.

AFPG and its Financial Advisers are authorised to provide general and personal advice on, deal in, the following financial products:

- Deposit and payment products
- Government debentures and bonds
- Investor directed portfolio services
- Managed investment schemes
- Managed discretionary account services
- Life risk and investment products
- Superannuation, including SMSFs
- Retirement savings accounts
- Securities
- Margin lending.

AFPG and its Financial Advisers are also authorised to provide the following credit services to you:

- Residential and Investment Lending

### Head office (NSW):

Level 13, 227 Elizabeth Street, Sydney NSW 2000

Telephone: 1300 737 526

Email: [hello@afpg.com.au](mailto:hello@afpg.com.au)

Website: [www.afpg.com.au](http://www.afpg.com.au)

## A Guide to our relationship with you:

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### 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 Licences, 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 and services. Please refer to the individual Adviser Profile.

### 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 (SMAs), 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 SMAs 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 interests.

#### [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:

- Investment Services – Separately Managed Accounts (Related Party)
- Investment Services – Managed Discretionary Accounts (Related Party)
- Accounting and Tax Planning (Related 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?](#)

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

#### [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 Financing](#)

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:](#)

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If you decide to obtain personal financial advice or credit services 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 questionnaire.

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.

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); After you have received an SOA you may be provided with further advice that may be covered by a record of advice. Where the advice is provided verbally, your Adviser will keep a copy of this advice via a written Record of Advice, which is held on your file.
- 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.
- Annual Renewal (Fee Consent) of Ongoing Fee Agreement (OFA); To ensure the OFA continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a Fee Consent Form that is provided to your relevant investment or superannuation provider.
- 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 Plan summarises our lending advice and product recommendations based on your needs and objectives and includes relevant disclosures including details of any fees and commissions payable.
- Lending Quote (lending); A lending quote (if applicable) details the fee that may be payable by you, to us, in return for the lending assistance we have provided.
- Regular Newsletters

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

## 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 Financial Advice, Insurance or Lending 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 or Implementation Fee

AFPG may charge a one-off fee of up to \$20,000 or an asset-based fee up to a maximum of 2% for the preparation of your advice or implementation of an Investment or Superannuation account.

Where this 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 or superannuation account. Alternatively, the fee can be paid by direct debit of your bank account or credit card.

For example, a 1.1% advice or implementation fee on a \$200,000 investment would equal a \$2,200 fee payable.

#### Ongoing Fee Agreement (OFA) Fee

The OFA 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 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 \$20,000 or 2% per annum.

#### Investment Management Fee – Managed Discretionary Account (MDA)

Where we manage your investments under an MDA agreement we may charge an ongoing fee of up to 2% per annum.

#### Fixed Term Agreements

Where we manage your investments under a Fixed Term Agreement we may charge an ongoing fee of up to 2% per annum. A Fixed Term Agreement is for a period of 12 months with a specific end date at which time the agreement terminates and you have the option to enter into a new agreement.

#### 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 <sup>st</sup> year	2 <sup>nd</sup> year
Initial premium (\$2000)	\$1,320 p. a (66%)	\$440 p. a (22%)

The example above is applicable for policies written from 1 January 2020. If the policy was issued before 1 January 2020 commission of up to 130% may apply to additional cover.

#### Insurance Claims

Where AFPG provide services to assist with an insurance claim, a minimum fee of \$2,200 up to a maximum of 2.2% of the benefit amount may be charged.

## Credit

The Lenders we recommend to you pay us a commission calculated as a percentage of the loan amount 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 lending 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.

## 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. Advisers are paid a salary and may receive bonuses or other normal employee benefits. Any shareholders may be entitled to a share of profits.

## 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 the offset of costs for professional and self-development programs related to the financial planning industry. 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.

## Lending Services:

AFPG is authorised to provide lending 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 lending provider based on research and your objectives. We source finance from a range of lenders. The 6 main lending providers we may recommend depending on our research and analysis are:

- Bendigo Bank
- Bank of Melbourne
- Commonwealth Bank
- FirstMac
- Macquarie Bank
- Westpac

## Collection of Lending 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 lending. If you do not provide the requested information, we may not be able to provide lending assistance to you.

## 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 Lending 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.

## Tax Implications of our Advice:

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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:

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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: [www.afpg.com.au/privacy-policy](http://www.afpg.com.au/privacy-policy)

## Associations, Interests and Conflicted Remuneration:

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### 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.

### 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.

### 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.

## Managed Discretionary Account (MDA) Services:

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We offer a managed discretionary account (MDA) service. If you decide to use this service, we will manage your investment portfolio on a discretionary basis in accordance with an Investment Program that we agree with you. This means that we do not need to contact you before making any change to your investments that is within the scope of the Investment Program.

We will only recommend our MDA service if we consider it is suitable for you. If we recommend that you establish an MDA, you must first enter into an MDA Contract with us before MDA services can be provided to you.

The MDA Contract will include the Investment Program which complies with Div 3 of Part 7.7 and Div 2 of Part 7.7A *Corporations Act 2001* (Cth), and will explain:

- the nature and scope of the discretions that we will be authorised and required to exercise;
- any significant risks associated with the MDA contract;
- the basis on which the MDA contract is considered to be suitable for you; and
- any warnings (if applicable) that the MDA contract may not be suitable for you if you have provided limited or inaccurate information about your relevant circumstances, or may cease to be suitable if your relevant circumstances change.

Our MDA Contract and investment program will assist you to make an informed decision about whether to receive MDA services from us.

Your MDA Contract will also include information about how you may give instructions to us on corporate actions (e.g. proxy voting) and communications about financial products in your portfolio assets.

We act for you when providing this service. You can deal with us in person, by phone or email.

We will review the suitability of the Investment Program and the MDA Contract for you at least every 13 months. You can request changes to your Investment Program at any time by contacting us.

### Outsourcing arrangements for our MDA services

AFPG outsources some administrative functions to EMAPTA an outsourcing offshore staffing solution based in the Philippines.

- AFPG has conducted due diligence to assess their ability to perform the outsourced functions effectively and in compliance with regulatory requirements.
- Ongoing monitoring occurs to ensure the functions outsourced continue to comply with applicable laws and meeting AFPG's standards.
- Regular audit and oversight occur to confirm compliance with both internal policies and external regulations.
- Data Protection and Security EMAPTA uphold the highest levels of compliance in data security, ensuring your peace of mind and guaranteeing robust protection.

AFPG will ensure the outsourced functions are continuously monitored to ensure they do not compromise client interests or compliance standards.

### Significant Risks of an MDA Service

The significant risks of accepting the terms of a MDA Contract provided by your adviser are these:

- Under the MDA Contract, we will manage your portfolio on your behalf, at our discretion and will make decisions on the composition of your portfolio, acquire or dispose of portfolio assets and exercise rights attaching to or associated with the portfolio assets without reference to you, but our actions must be in accordance with the parameters of your Investment Program.
- You will rely on our skills, competence and ability to successfully manage your portfolio to achieve your investment goals and objectives.
- Your lack of day-to-day control over your portfolio and your reliance on our expertise is a risk associated with this type of service.
- Your adviser may make investment decisions that you disagree with. Provided your adviser's actions are within the law and the scope of the authority you have granted and the adviser has acted efficiently, honestly and fairly, you will have no right of recourse.
- This means that you will have to accept the tax consequences, transaction costs and any capital loss resulting from any transaction validly executed by your adviser and any "reversal" of that transaction that you may request.
- If you do not promptly inform your adviser of any changes in your situation, needs and objectives, there is a risk that your adviser may make investment decisions which do not align with your revised needs and objectives.
- We have a wide discretion under the agreement to make all investment decisions on your behalf. Our operating systems and our service providers may fail or inappropriately record your investments. This is a risk associated with this type of service.

### Fees and costs for the MDA Services

The table below shows the fees and other costs that you may be charged for using our MDA Service. These fees and costs may be deducted from your money, from the returns on your investment or from the assets managed in connection with the MDA Services. You should read all the information about fees and costs because it is important to understand their impact on your investments managed in accordance with the MDA Services.

Type of Fee Payable	AMOUNT	WHEN PAID
<b>Ongoing Fees and Costs</b>		
Ongoing Fee Agreement (OFA) Fee	Up to 2% p.a.	Monthly
Management Fee - Fee for managing your MDA investments.	Nil	Nil
Investment Manager Fee - This fee is charged by the Investment Manager to construct and managed your chosen portfolio.	1.1% p.a.	Monthly
Performance Fees - Fee to buy and sell investments in your MDA investment.	Nil	Nil
Administration Fees - Fee to establish or to close your MDA investment.	Nil	Nil
<b>Fees when you move your money in or out of your MDA</b>		
Establishment Fees - Fee to establish your MDA investment.	Nil	Nil
Contribution Fees - Fees on each contribution to your MDA investment. This may include cash and/or listed investments.	Nil	Nil
Withdrawal Fees - Fees on each amount withdrawn from your MDA investment. This may include cash and/or listed investments.	Nil	Nil
Exit Fees - Fee to close your MDA Investment	Nil	Nil
AFPG may charge a one-off fee of up to a maximum of 2% of the value of your superannuation, pension, or investment account.		
<b>Transactional and Operational Costs</b>		
Transaction Fees - Fee to buy and sell investments in your MDA investment.	Nil	Nil
<b>Other Service Fees</b>		
Switching Fees - The fees for changing model portfolio and/or investment option.	Nil	Nil

### Example of Annual Fees and Costs for your MDA Service

The below tables give an example of how the fees and costs for this managed investment product can affect your investment over a one-year period. You should use this table to compare this product with other managed investment products.

EXAMPLE – MDA SERVICE		BALANCE OF \$50,000 WITH A CONTRIBUTION OF \$5,000 DURING YEAR
Contribution Fees	Nil	For every additional \$5,000 you put in, you will be charged \$0.
PLUS Management Costs Fee for managing your MDA investments.	Refer to the Additional Explanation of Fees and Costs section below.	And, for every \$50,000 managed under the MDA service, you will be charged the percentage of your investment disclosed in your Ongoing Fee Agreement, each year.
EQUALS Cost of MDA service		If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged the percentage of your investment disclosed in your Ongoing Fee Agreement. What it costs you will also depend on the investment option you choose and the fees you negotiate.

This example is illustrative only and fees and costs may vary for your actual investment. This example only shows the fees and costs that relate to receiving the MDA Services. The example does not include the fees and costs of the underlying investments acquired through the platform. Additional costs will be charged by the issuers of the products that may be acquired as part of your MDA Service via your platform account.

### Additional Explanation of Fees and Costs

Please refer to your Ongoing Fee Agreement and the 'How AFPG and its Representatives are paid' section of this FSCG for further details of fees that may be charged.

#### DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution and management costs where applicable. Ask the fund or your financial adviser.

#### TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a managed funds fee calculator to help you check out different fee options.



## Australian Financial Planning Group Adviser Profile

**Adam Nash**  
Senior Financial Adviser

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Adam Nash is an authorised representative of Australian Financial Planning Group Pty Ltd – Representative Number 257651.

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

### Services Adam can provide:

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

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

Adam can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation
- Insurance
- Investment Management
- Budgeting

### Education, qualifications & memberships:

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- Graduate Diploma of Financial Planning
- Certified Financial Planner
- Financial Advice Association of Australia (FAAA)

### Contact details:

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Email: [anash@afpg.com.au](mailto:anash@afpg.com.au)

Phone: 02 7254 7004

Address: 5/68 Dilkera Avenue, Valentine, NSW 2280

Website: [www.afpg.com.au](http://www.afpg.com.au)





## Australian Financial Planning Group Adviser Profile

**Alan Poswell**  
Senior Financial Adviser

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Alan Poswell is an authorised representative of Australian Financial Planning Group Pty Ltd – Representative Number 273130.

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

### Services Alan can provide:

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

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

Alan can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation (Excluding Self Managed Super Funds)
- Insurance
- Investment Management
- Budgeting

### Education, qualifications & memberships:

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- Diploma of Financial Planning

### Contact details:

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Email: [aposwell@afpg.com.au](mailto:aposwell@afpg.com.au)

Mobile: 0449 660 464

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

website: [www.afpg.com.au](http://www.afpg.com.au)



## Australian Financial Planning Group Adviser Profile

**Anthony Webb**  
Senior Financial Adviser

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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:

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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
- MDA Services

Anthony can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation
- Self-Managed Super Funds
- Insurance
- Investment Management
- Budgeting
- Residential and Investment Lending
- Managed Discretionary Account (MDA)

### Education, qualifications & memberships:

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

### Contact details:

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Email: [awebb@afpg.com.au](mailto:awebb@afpg.com.au)

Phone: 03 8866 0004

Post: Level 6, 412 St Kilda Road, Melbourne VIC 3004

Post: [www.afpg.com.au](http://www.afpg.com.au)



## Australian Financial Planning Group Adviser Profile

Antoinette Stefas  
Mortgage Broker

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Antoinette Stefas is a credit representative of Australian Financial Planning Group Pty Ltd.

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

### Services Antoinette can provide:

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

- Residential Lending

### Education, qualifications & memberships:

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- Diploma of Finance and Mortgage Broking
- Member of Mortgage & Finance Association of Australia
- Bachelor of Arts (Economics & Psychology)

### Contact details:

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Email: [astefas@afpg.com.au](mailto:astefas@afpg.com.au)

Phone: 02 8268 7040

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

Website: [www.afpg.com.au](http://www.afpg.com.au)



## Australian Financial Planning Group Adviser Profile

Catherine Corr  
Senior Financial Adviser



Catherine is an authorised representative of Australian Financial Planning Group Pty Ltd – Representative Number 329890.

Catherine has over 13 years' experience in assisting her clients achieve their financial goals.

### Services Catherine can provide:

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

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

Catherine can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation
- Insurance
- Investment Management
- Budgeting
- Aged Care

### Education, qualifications & memberships:

- Diploma of Financial Services (Financial Planning)
- Fellow Chartered Financial Practitioner (FChFP)
- Accredited Age Care Professional

### Contact details:

Email: [ccorr@afpg.com.au](mailto:ccorr@afpg.com.au)

Phone: 03 8866 0003

Address: Level 6, 412 St Kilda Road, Melbourne VIC 3004

Website: [www.afpg.com.au](http://www.afpg.com.au)



## Australian Financial Planning Group Adviser Profile

**Daniel Lemish**  
Senior Financial Adviser

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

Daniel has over 17 years' experience in assisting his clients achieve their financial goals.

### Services Daniel can provide:

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

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

Daniel can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation (Excluding Self Managed Super Funds)
- Insurance
- Investment Management
- Budgeting
- Residential and Investment Lending
- Managed Discretionary Account (MDA)

### Education, qualifications & memberships:

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- 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:

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Email: [dlemish@afpg.com.au](mailto:dlemish@afpg.com.au)

Mobile: 0448 027 070

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

website: [www.afpg.com.au](http://www.afpg.com.au)



## Australian Financial Planning Group

### Adviser Profile

David Tysoe  
Senior Financial Adviser

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

David has over 14 years' experience in assisting his clients achieve their financial goals.

#### Services David can provide:

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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
- MDA Services

David can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation
- Self-Managed Super Funds
- Insurance
- Investment Management
- Budgeting
- Residential and Investment Lending
- Managed Discretionary Account (MDA)

#### Education, qualifications & memberships:

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- 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:

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Email: [dtysoe@afpg.com.au](mailto:dtysoe@afpg.com.au)

Phone: 02 8268 7002

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

Website: [www.afpg.com.au](http://www.afpg.com.au)



## Australian Financial Planning Group Adviser Profile

**Jackson Tidswell**  
Senior Financial Adviser



Jackson Tidswell is a representative of  
Australian Financial Planning Group Pty Ltd  
– Representative Number 1271864.

Jackson has 6 years' experience in assisting  
his clients achieve their financial goals.

### Services Jackson can provide:

Jackson 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
- MDA Services

Jackson can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation
- Self-Managed Super Funds
- Insurance
- Investment Management
- Budgeting
- Managed Discretionary Account (MDA)

### Education, qualifications & memberships:

- Bachelor of Commerce (Economics)
- Graduate Diploma of Financial Planning
- SMSF Accredited

### Contact details:

Email: [jtidswell@afpg.com.au](mailto:jtidswell@afpg.com.au)

Phone: 0402 713 674

Post: Level 13, 227 Elizabeth Street, Sydney NSW 2000

Post: [www.afpg.com.au](http://www.afpg.com.au)



## Australian Financial Planning Group Adviser Profile

Jason Rosewarne  
Senior Financial Adviser



Jason Rosewarne is a representative of  
Australian Financial Planning Group Pty Ltd  
– Representative Number 278767.

Jason has over 16 years' experience in  
assisting his clients achieve their financial  
goals.

### Services Jason can provide:

Jason 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

Jason can assist you with:

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

### Education, qualifications & memberships:

- Bachelor of Business (Finance)
- Advanced Diploma of Financial Services (Financial Planning)
- Certificate IV in Financial Services (Finance/Mortgage Broking)
- Member of the Financial Advice Association Australia
- Member of Finance Brokers Association of Australia

### Contact details:

Email: [jrosewarne@afpg.com.au](mailto:jrosewarne@afpg.com.au)

Phone: 03 8866 0002

Post: Level 6, 412 St Kilda Road, Melbourne VIC 3004

Email: [www.afpg.com.au](http://www.afpg.com.au)





## Australian Financial Planning Group Adviser Profile

**John Lai**  
Senior Financial Adviser

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

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

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### 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
- MDA Services

John can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation
- Self-Managed Super Funds
- Insurance
- Investment Management
- Budgeting
- Residential and Investment Lending
- Aged Care
- Managed Discretionary Account (MDA)

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### Education, qualifications & memberships:

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

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### Contact details:

Email: [jlai@afpg.com.au](mailto:jlai@afpg.com.au)

Mobile: 0416 151 650

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

Website: [www.afpg.com.au](http://www.afpg.com.au)



## Australian Financial Planning Group Adviser Profile

Julie Nipperess  
Senior Financial Adviser

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Julie Nipperess is an authorised representative of Australian Financial Planning Group Pty Ltd – Representative Number 1004205.

Julie has over 12 years' experience in assisting her clients achieve their financial goals.

### Services Julie can provide:

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

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

Julie can assist you with:

- Financial Planning
- Retirement Planning
- Superannuation
- Insurance
- Investment Management
- Budgeting

### Education, qualifications & memberships:

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- Graduate Diploma Financial Planning
- Advanced Diploma of Financial Planning
- Diploma of Financial Planning
- Financial Advice Association of Australia (FAAA)

### Contact details:

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Email: [jnipperess@afpg.com.au](mailto:jnipperess@afpg.com.au)

Phone: 02 6018 3074

Address: 107 Moulder Street, Orange NSW 2800

Website: [www.afpg.com.au](http://www.afpg.com.au)



## Australian Financial Planning Group Adviser Profile

Kim Bryant  
Senior Financial Adviser

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Kim Bryant is an authorised representative of Australian Financial Planning Group Pty Ltd – Representative Number 1004631.

Kim has over 25 years' experience in assisting her clients achieve their financial goals.

### Services Kim can provide:

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Kim 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
- Aged Care

Kim can assist you with:

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

### Education, qualifications & memberships:

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- Master of Financial Planning
- Graduate Diploma of Financial Planning
- Advanced Diploma of Financial Planning
- Diploma of Financial Planning
- Aged Care Specialist
- SMSF Accredited
- Financial Advice Association of Australia (FAAA)

### Contact details:

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Email: [kbryant@afpg.com.au](mailto:kbryant@afpg.com.au)

Phone: 02 6018 3073

Address: 107 Moulder Street, Orange NSW 2800

Website: [www.afpg.com.au](http://www.afpg.com.au)



## Australian Financial Planning Group Adviser Profile

### Kristian Pilisko

Provisional Financial Adviser & Mortgage Broker

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Krisztian Pilisko is a provisional financial adviser (1311250) and credit representative of Australian Financial Planning Group Pty Ltd.

Krisztian has over 3 years' experience in assisting clients achieve their financial goals.

Krisztian is currently undertaking his Financial Planning professional year.

### Services Krisztian can provide:

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

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

Krisztian can assist you with:

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

### Education, qualifications & memberships:

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- Graduate Diploma in Financial Planning
- Diploma in Finance and Mortgage Broking
- Member of Mortgage & Finance Association of Australia

### Contact details:

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Email: [kpilisko@afpg.com.au](mailto:kpilisko@afpg.com.au)

Phone: 03 8866 0014

Post: Level 6, 412 St Kilda Road, Melbourne VIC 3004

Email: [www.afpg.com.au](http://www.afpg.com.au)



## Australian Financial Planning Group Adviser Profile

### Matt Carter

Director - Senior Financial Adviser

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

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

### Services Matt can provide:

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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:

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- 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:

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Email: [mcarter@afpg.com.au](mailto:mcarter@afpg.com.au)

Phone: 02 8268 7000

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

Website: [www.afpg.com.au](http://www.afpg.com.au)



## Australian Financial Planning Group Adviser Profile

Michelle Oswald  
Senior Financial Adviser

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Australian Financial Planning Group Pty Ltd (Australian Financial Services Licence Number 247430) has authorised the Corporate Authorised Representative Super Advisor Pty Ltd (Number 1238647) and Michelle Oswald as an authorised representative (1269952).

Michelle has over 30 years of experience in assisting her clients achieve their financial goals.

### Services Michelle can provide:

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Michelle is authorised to provide advice on the following types of financial products:

- Self-Managed Super Funds
- Superannuation
- Insurance
- Deposit Products
- Life Products Including Investment and Risk
- Managed Investments
- Securities
- MDA Services

Michelle can assist you with:

- Self-Managed Super Funds
- Financial Planning
- Retirement Planning
- Superannuation
- Insurance
- Investment Management
- Managed Discretionary Account (MDA)

### Education, qualifications & memberships:

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- Fellow of SMSF Association (SMSF accredited)
- Certified Practising Accountant (CPA)
- Fellow of the Institute of Public Accountants (IPA)
- National Accountant Public Practice Certificate
- Bachelor of Commerce majoring in Accounting (Graduated with Honours)
- Securities Institute Graduate Certificate in Financial Planning

### Contact details:

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Email: [michelle@superadvisor.com.au](mailto:michelle@superadvisor.com.au)

Phone: (02) 4220 1600

Address: Super Advisor Pty Limited: 85-87 Smith Street, Wollongong NSW 2500

Website: [www.superadvisor.com.au](http://www.superadvisor.com.au)



## 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:

- Graduate Diploma of Financial Planning
- 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

### Contact details:

Email: [nperkins@afpg.com.au](mailto:nperkins@afpg.com.au)

Phone: 03 8866 0000

Post: Level 6, 412 St Kilda Road, Melbourne, VIC 3004

Website: [www.afpg.com.au](http://www.afpg.com.au)



## Australian Financial Planning Group Adviser Profile

**Todd Burnell**  
Senior Financial Adviser

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Todd Burnell is an authorised representative of Australian Financial Planning Group Pty Ltd – Representative Number 469417.

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

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### Services Todd can provide:

Todd 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

Todd can assist you with:

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

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### Education, qualifications & memberships:

- Certified Financial Practitioner (CFP)
- Graduate Diploma of Financial Planning
- Advanced Diploma of Financial Planning
- Diploma of Financial Planning
- Financial Advice Association of Australia (FAAA)

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### Contact details:

Email: [tburnell@afpg.com.au](mailto:tburnell@afpg.com.au)

Phone: 02 7254 7002

Address: 5/68 Dilkera Avenue, Valentine, NSW 2280

Website: [www.afpg.com.au](http://www.afpg.com.au)