

Financial Services and Credit Guide

Infinite Financial Group Pty Ltd

It is important that you read this Financial Services and Credit Guide (FSCG). It contains information that will help you decide whether to use any of the financial services offered by us, as described in this guide, including:

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

Documents you may receive

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

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

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

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

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

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

About our practice

Summary of the business

Name	Infinite Financial Group Pty Ltd as Trustee of the IFG Unit Trust trading as Infinite Financial Group Pty Ltd
Australian Business Number	90 641 471 813
Australian Company Number	161 232 533
Authorised representative number	433118
Credit representative number	433121

Our office contact details

Address	Level 9, 440 Collins Street Melbourne, VIC 3000
Phone	03 8692 0053
Email	info@ifgadvice.com.au
Website	www.ifgadvice.com.au

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

Our advice and services

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

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

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

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our Financial Advisers and Credit Advisers** on page 16.

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

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

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

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

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

As at September 2017, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by AMP Financial Planning Pty Limited are:

— AMP Bank	— Commonwealth Bank
— ANZ	— Bankwest
— ING Direct	— Macquarie Bank
— AFG Home Loans	— St George
— Westpac	— National Australia Bank

Tax implications of our advice

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

Transaction services

If you do not require advice, we can also arrange for you to apply for limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which we will document in writing. You can ask us for a copy of this documentation at any time.

Your relationship with us and using our services

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

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

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

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

Changing service providers

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

Providing information to us

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

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

Our fees

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

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

Our agreed advice and service fees may include charges for:

- Initial advice; and
- Ongoing advice.

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

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

Payment methods

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

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

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

For details of our service fees, please refer to **Schedule of fees** on page **Error! Bookmark not defined.**

Other costs

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

Other benefits we may receive

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

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

We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Development, management and advice recognition

We may be eligible for Development management and advice (DMA) recognition payments based on our performance relative to other AMP Financial Planning practices in the previous year. Up to 30% of all AMP Financial Planning practices may be eligible for DMA payments.

The DMA payment is based on a percentage of our practice revenue. Our DMA percentage will be set annually and may range from 0% to 10% depending on our ranking. The relevant percentage is then applied to our practice revenue and the resulting payments are received twice a month (the 'payment period').

For example, if our DMA is set at 3% and our revenue for the payment period was \$8,500, we would receive $\$8,500 \times 0.03 = \255 . Assuming an average revenue of \$8,500 per payment period, the total DMA payment received in a year would be $\$255 \times 24 = \$6,120$.

How our performance is ranked

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

Business growth advice payments

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

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

Business buy-back option

If we leave the financial services industry or can no longer appropriately service a selection of our clients, and cannot find a buyer, AMP Financial Planning will either look after our clients or appoint one of its authorised representatives to do so.

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

Personal and professional development

AMP Financial Planning provides personal and professional development opportunities in the form of a multi-tiered development program, offered annually to qualifying practices.

Summit

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

Mid-tier and base-tier study tours

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

Amicus program

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

Para-planning costs subsidy

We may be eligible for a subsidy from AMP in relation to paraplanning costs, depending on the number of paraplanning requests that we make in a particular month. If our practice submits a minimum of 5 paraplanning requests per eligible authorised representative in our practice, we receive a discount of up to 25% in relation to these costs. For example, if the total cost of 5 SOAs is \$1,000 we will receive a discount of up to \$250 ($25\% \times \$1,000 = \250) and pay a discounted fee of minimum \$750.

Placement fees

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

Relationships and associations

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

About our licensee

AMP Financial Planning Pty Limited

ABN 89 051 208 327

Australian Financial Services Licensee and Australian Credit Licensee

Licence No: 232706

AMP Financial Planning is a member of the AMP Group and has:

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

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

About the AMP Group

AMP Financial Planning is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are part of the AMP Group and as such AMP Financial Planning is affiliated with:

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

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

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

AMP Financial Planning's relationships with other companies

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

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

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

*includes GST

By way of example:

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

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

Arrangements with platform providers

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

WealthView eWRAP and PortfolioCare administration services

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

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

A full description of the fees is in the relevant product disclosure statement or IDPS guide. Our practice does not receive any part of these payments.

Our referral arrangements

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

Provider	Services	Payment arrangement
SMS Mortgages	Insurance, Investment & Superannuation advice.	30% of any upfront commissions or fees for services paid by the Licensee. Eg, if the commission is \$100, then we will pay \$30.
GK3 Financial	Insurance, Investment & Superannuation advice.	30% of any upfront commissions or fees for services paid by the Licensee. Eg, if the commission is \$100, then we will pay \$30.
Dallas Foster	Insurance, Investment & Superannuation advice.	30% of any upfront commissions or fees for services paid by the Licensee. Eg, if the commission is \$100, then we will pay \$30.
Straightline Finance	Insurance, Investment & Superannuation advice.	25% of any upfront commissions or fees for services paid by the Licensee. Eg, if the commission is \$100, then we will pay \$25.
Bellmac Financial	Insurance, Investment & Superannuation advice.	30% of any upfront commissions or fees for services paid by the Licensee. Eg, if the commission is \$100, then we will pay \$30.

Confidence in the quality of our advice

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

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

Attention: National Manager, Advice Complaints

Level 16, 33 Alfred Street
Sydney NSW 2000

- AMP Advice Complaints will try to resolve your complaint quickly and fairly.
- If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following below.

Any issues relating to financial advice, investments, superannuation or insurance matters	Financial Ombudsman Service (FOS) GPO Box 3 Melbourne VIC 3001 1800 367 287 www.fos.org.au info@fos.org.au
Any issue relating to your personal information	The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights. You can also contact the **Financial Planning Association (FPA)** at www.fpa.asn.au to make a complaint (please note that the FPA cannot award compensation).

Professional indemnity insurance

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

Your privacy

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

Privacy Collection Statement

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

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

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

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

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

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

Our services for Managed Discretionary Accounts

We offer limited types of Managed Discretionary Account services (MDA services) within approved investment platforms. Through these services, you allow us to manage your investments for you, using our discretion and without obtaining your instructions before each transaction we undertake on your behalf. However, we do not (and we are not authorised to) open new accounts, withdraw funds or contribute funds to your investment.

What are the risks associated with using the MDA service?

By authorising us to make changes to your investments, you cannot claim we were not acting on your behalf if we acted within the authority given. Therefore, our acts bind you. It is important you understand what we are authorised to do and that you carefully read and understand the activities that you are authorising us to do on your behalf.

How can you instruct us to exercise rights relating to the financial products in your portfolio?

Generally, the financial products that we invest in on your behalf do not have any additional rights or entitlements attached to them. However, if there are, we will let you know. You can then instruct us how you wish us to proceed.

Do you have to enter into a contract for us to provide MDA services?

Yes. This MDA contract will set out the terms and conditions of the authority and also the investment program, which sets out how your money will be invested. We will agree and prepare the investment program for you based on your relevant personal circumstances, your financial objectives and your needs and review the program every 12 months.

Will the investment program in the MDA contract comply with the law?

If this is relevant, then the investment program set out in the MDA contract will comply with the law. The relevant law is Division 3 of Part 7.7 of the Corporations Act. The contract will also contain:

- statements about the nature and scope of the discretions we will be authorised and required to exercise under the MDA contract
- any investment strategy that is to be applied in exercising those discretions
- information about any significant risks associated with the MDA contract
- the basis on which we consider the MDA contract to be suitable for you, and
- warnings that the MDA contract may not be suitable to you if you have provided us with limited or inaccurate information. It will also specify that the MDA service may cease to be suitable for you if your relevant personal circumstances change.

Do we provide custodial or depository services for your portfolio?

We do not provide custodial or depository services. This means that you will either hold the investments in the portfolio, or the custodian nominated for that financial product will hold them.

This financial services guide complies with the ASIC Class Order 04/194.

Australian Finance Group (AFG)

AFG is an aggregator and it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as providing some other ancillary services.

Lenders may offer incentives that are paid directly to the Accredited Mortgage Consultant. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Accredited Mortgage Consultants may be invited to attend the AFG National Conference. This is an annual event which offers Accredited Mortgage Consultants the opportunity for professional development and to hear industry updates and educational presentations by AFG and lender sponsors. AFG subsidises some costs of attendance, which may include meals and accommodation. The value will depend upon a range of factors, including the nature of the courses and events planned.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act, will be disclosed in our advice to you prior to application.

Our Financial Advisers and Credit Advisers

About Richard Fiorelli

Experience	Rick is a Director of Infinite Financial Group. He is an Executive Financial Adviser and has over 20 years of experience having worked at corporations such as Westpac, MLC and IOOF.
Phone	0488 123 300
Email	rick@ifgadvice.com.au
Authorised representative number	433117
Credit representative number	433123
Qualifications (Finance related)	
Diploma of Financial Services (Financial Planning)	
Professional memberships	
FPA - Financial Planning Association of Australia	
Professional designations	
CERTIFIED FINANCIAL PLANNER™	

The advice and services I can provide

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

- Employer super

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

I am also a Credit Representative of AMPFP and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- equity in the practice
- share of revenue

I am an employee of Infinite Financial Group Pty Ltd and receive advice fees and insurance commissions from Infinite Financial Group Pty Ltd.

About Elyas Abbass

Experience	Elyas is a Director, Executive Financial Adviser & Accredited Mortgage Consultant of Infinite Financial Group. Elyas has over 10 years experience in the Financial Services Industry, working with corporations such as Westpac and BankWest.
Phone	0421118827
Email	elyas@ifgadvice.com.au
Authorised representative number	433116
Credit representative number	433122

Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

Certificate IV in Finance and Mortgage Broking

Bachelor of Business (Accounting)

Bachelor of Business (Banking & Finance)

Professional memberships

AFA - Association of Financial Advisers

FBAA - Finance Brokers Association of Australia Limited

Professional designations

FChFP - Fellow Chartered Financial Practitioner

The advice and services I can provide

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

- Employer super

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

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

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

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

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

- commercial loans

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

How I am paid

I receive the following from our practice:

- equity in the practice
- share of revenue

I am an employee of Infinite Financial Group Pty Ltd and receive advice fees and insurance commissions from Infinite Financial Group Pty Ltd.

About Jason Hughes-Gage

Experience	Jason is an Executive Financial Adviser & Accredited Mortgage Consultant of Infinite Financial Group with over 10 years experience in the Financial Services Industry, working with corporations such as Westpac, RetireInvest and TFG Financial Solutions.
Phone	0433 153 828
Email	jason@ifgadvice.com.au
Authorised representative number	450284
Credit representative number	450285

Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

Certificate IV in Finance and Mortgage Broking

Professional memberships

FBA - Finance Brokers Association of Australia Limited

The advice and services I can provide

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

- Employer super

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

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

Subject to meeting lender credit criteria, I am accredited to arrange credit for you from a range of lenders approved by AMPFP.

This lender does not necessarily represent all the lenders who offer credit of the nature you may seek.

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

I provide mortgage and finance broking activities, including assisting you to apply for a loan, relating to:

- residential mortgages and home loans
- personal loans
- car leases
- rural loans
- commercial loans
- reverse mortgages
- deposit bonds

How I am paid

I receive the following from our practice:

- share of revenue

I am an employee of Infinite Financial Group Pty Ltd and receive advice fees and insurance commissions from Infinite Financial Group Pty Ltd.

About Fatema Elhajj

Experience	Tima has 10 years' experience within Financial Services industry with the last 6 years specialising in Business Succession Planning and Life Risk.
Phone	0419 534 539
Email	tima@ifgadvice.com.au
Authorised representative number	288868
Credit representative number	454968

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Bachelor of Business (Banking & Finance / International Trade)

The advice and services I can provide

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

- Estate planning
- Gearing and margin lending
- Limited selection of investment guarantees
- Limited Managed Discretionary Account service
- SMSF borrowing
- Investor directed portfolio services (for example administration platforms)
- Loans including mortgages, reverse mortgages, commercial lending and personal loans

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

I am also a Credit Representative of AMPFP and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I am an employee of Infinite Financial Group Pty Ltd and receive advice fees and insurance commissions from Infinite Financial Group Pty Ltd.

Schedule of fees

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

Initial service fees

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

Initial service	Fee amount
Plan Preparation Fee	Starting from \$295
Implementation Fee	Starting from \$495
Ad Hoc or General Advice Fee	\$295 per hour for Executive/Senior Financial Planners \$150 per hour for administration support staff.

Ongoing service fees

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

Ongoing service	Fee amount
Essentials Package <ul style="list-style-type: none">• Review every second year• Access to your Financial Planner• Access to our network of trusted professionals including legal and taxation specialists• Regular newsletters	1.1% per annum of funds under advice subject to a minimum of \$1,650 per annum (GST inclusive). For example, if the Funds Under Management is \$100,000, then the minimum fee p.a. is \$1,650 p.a.
Lifestyle Package <ul style="list-style-type: none">• 1 personal comprehensive review per annum• Unlimited access to your Financial Planner when you have a query about your financial situation• Access to our network of trusted professionals including legal and taxation specialists• Regular newsletters• Assistance dealing with government departments• Assistance dealing with legal and/or tax advisers	1.1% per annum of funds under advice subject to a minimum of \$3,300 per annum (GST inclusive). For example, if the Funds Under Management is \$100,000, then the minimum fee p.a. is \$3,300 p.a.
Infinite Package <ul style="list-style-type: none">• 1 personal comprehensive review per annum including a full SoA, additional or more complex SoAs may incur an additional fee• 1 Lifestyle review per annum• Priority access to your Financial Planner when you have a query about your financial situation• Direct Equity Portfolio Management• Access to our network of trusted professionals including legal and taxation specialists• Annual customised portfolio report• Regular newsletters• Assistance dealing with government departments• Assistance dealing with legal and/or tax advisers• Co-ordination of annual documentation with Accountant and other professionals	1.1% per annum of funds under advice subject to a minimum of \$5,500 per annum (GST inclusive). For example, if the Funds Under Management is \$100,000, then the minimum fee p.a. is \$5,500 p.a.

SMSF Package

<ul style="list-style-type: none">• 1 personal comprehensive review per annum• Access to your Financial Planner• Access to our network of trusted professionals including legal and taxation specialists• Regular newsletters• Assistance dealing with legal and/or tax advisers• Direct Equity Portfolio Management (additional charges apply)• Co-ordination of annual documentation and compliance requirements with accountant and/or SMSF administrator	<p>1.1% per annum of funds under advice subject to a minimum of \$1,950 per annum (GST inclusive). If Direct Equity Portfolio Management included, minimum fee of \$2,200 per annum applies.</p> <p>For example, if the Funds Under Management is \$100,000, then the minimum fee p.a. is \$1,950 p.a. If your Funds Under Management includes Direct Equity Management, then the minimum fee p.a. is \$2,200 p.a.</p>
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If the advice provided is in relation to Gearing, the Ongoing Service Fees will be charged on a flat dollar basis only.

Commissions

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

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

Product type	Initial commission	Ongoing commission	Example
Investments	Up to 4.95% of all contributions made to the investment, of which AMP Financial Planning Pty Limited will receive 7.60% and we will receive the remaining 92.40%	Up to 0.7% of the investment value each year, of which AMP Financial Planning Pty Limited will receive 7.60% and we will receive the remaining 92.40%	<p>If you made an investment of \$10,000, AMP Financial Planning Pty Limited may receive a commission of up to \$37.62 ($\\$10,000 \times 4.95\% \times 7.60\%$) initially and we will receive the remaining \$457.38 ($\\$10,000 \times 4.95\% \times 92.40\%$).</p> <p>Ongoing AMP Financial Planning Pty Limited may receive a commission of up to \$5.32 p.a. ($\\$10,000 \times 0.7\% \times 7.6\%$) and we will receive the remaining \$64.68 p.a. ($\\$10,000 \times 0.7\% \times 92.40\%$).</p>
Insurance (including those held within superannuation)	Up to 130% of the first year's premium, of which AMP Financial Planning Pty Limited will receive 7.60% and we will receive the remaining 92.40%	Up to 33% of the premium each following year, of which AMP Financial Planning Pty Limited will receive 7.60% and we will receive the remaining 92.40%	<p>If your insurance premium was \$1,000, AMP Financial Planning Pty Limited may receive a commission of up to \$98.80 ($\\$1,000 \times 130\% \times 7.60\%$) initially and we will receive the remaining \$1,201.20 ($\\$1,000 \times 130\% \times 92.40\%$).</p> <p>Ongoing AMP Financial Planning Pty Limited may receive a commission of up to up to \$25.08 p.a. ($\\$1,000 \times 33\% \times 7.60\%$) and we will receive the remaining \$304.92 p.a. ($\\$1,000 \times 33\% \times 92.40\%$).</p>

			92.40%).
Loans	Up to 1.65% of the initial loan balance, of which AFG retains between 0-3% and passes the remaining 97-100% to AMP Financial Planning Pty Limited. AMP Financial Planning Pty Limited will receive 7.60% and we will receive the remaining 92.40%.	Up to 0.55% of the outstanding loan balance each year, of which AFG retains between 0-3% and passes the remaining 97-100% on to AMP Financial Planning Pty Limited. AMP Financial Planning Pty Limited will retain 7.60% and we will receive the remaining 92.40%.	<p>If your loan balance was \$100,000, AFG retains up to \$49.50 ($\\$100,000 \times 1.65\% \times 3\%$) commission initially and passes the remaining \$1,600.50 ($\\$100,000 \times 1.65\% \times 97\%$) to AMP Financial Planning Pty Limited. AMP Financial Planning Pty Limited then retain \$121.64 ($\\$1,600.50 \times 7.60\%$) and we will receive the remaining \$1,478.86 ($\\$1,600.50 \times 92.40\%$).</p> <p>On an annual basis, the commission on the \$100,000 loan balance would be up to \$550. Of this, AFG retains up to \$16.50 ($\\$100,000 \times 0.55\% \times 3\%$) and AMP Financial Planning would receive up to \$533.50 ($\\$100,000 \times 0.55\% \times 97\%$). AMP Financial Planning retains \$40.55 ($\\$533.50 \times 7.60\%$), and we receive the remaining \$492.95 ($\\$533.50 \times 92.40\%$).</p>
Deposit bonds	Up to 22% of the deposit bond fee, of which AMP Financial Planning Pty Limited will receive 7.60% and we will receive the remaining 92.40%.	N/A	For example, if your deposit bond fee is \$400, AMP Financial Planning Pty Limited may receive a commission of up to \$6.69 ($\$400 \times 22\% \times 7.60\%$) initially and we will receive the remaining \$81.31 ($\$400 \times 22\% \times 92.40\%$).

All fees and charges include GST.

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