Fortnum Advice Pty Ltd
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FINANCIAL SERVICES GUIDE (FSG)

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About this Guide

This Financial Services Guide (FSG) provides you with important information about Fortnum Advice Pty Ltd (Fortnum Advice), the Principal Practice, and its Authorised Representatives (Advisers) who may provide you with the services described in this FSG.

This FSG consists of two parts, and both contain important information which must be read together. It's important that you take the time to read the information provided so that you can make an informed decision about whether to use the services offered by us.

If you need any clarification on what you have read, please don't hesitate to contact us. We are committed to having open and honest communication with you at all times, as this is the foundation of good advice and a successful ongoing relationship.

ABOUT US

Fortnum Advice Pty Ltd (Fortnum Advice), as an Australian Financial Services Licensee (AFSL), brings together many like-minded financial advisers who share a "client-first" approach.

Our name comes from a combination of two words – fortress and numbers. This represents our duty to you, the client – our dedication to protecting your financial security and our strength in numbers.

Fortnum Advice Pty Ltd is a wholly owned subsidiary of Entireti Limited (ABN 51 676 518 577).

How does Fortnum Advice maintain adviser standards?

Each Fortnum Advice Adviser is required to undertake continuous professional development. Fortnum Advice hosts regular training programs on areas such as legislative changes to the taxation, social security, superannuation and investment environments. Our education and training philosophy is one of continually raising the bar.

Each Fortnum Advice Adviser has direct access to technical, risk and investment research professionals who can provide additional analysis on strategy and products so that we can deliver quality advice to you. Risk management specialists monitor and regularly audit each Fortnum Advice Adviser to maintain high-quality advice standards.

Who is responsible for the advice to you?

Fortnum Advice is responsible for any financial advice or services your Adviser provides under our Australian Financial Services Licence (AFSL).

What financial services and products can Fortnum Advice provide?

Fortnum Advice is licensed to provide financial product advice and deal with the following products:

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Derivatives.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Managed Discretionary Account (MDA) Services.
- Retirement savings accounts.
- Superannuation (including Self-Managed Super Funds).
- Listed Securities.
- Standard margin lending facilities.

A wide range of financial products from various product providers are available and are thoroughly researched by qualified research professionals including, but not limited to, Mercer, Innova Asset Management, Zenith and Morningstar.

Your Adviser is only authorised to advise on products which are approved by Fortnum Advice for use. Your Adviser will only recommend a product to implement your strategy after considering its suitability in relation to your individual objectives, financial situation, and needs.

Lack of Independence

Fortnum Advice, its Principal Practices and its Advisers are not independent, impartial or unbiased due to the types of payments that are received by the group. This includes commissions paid by insurance providers or remuneration from a product issuer that is determined by the value of business placed. Payments received in this regard are all legal under Corporations Act 2001.

OUR ADVICE PROCESS

A comprehensive advice process is designed to ensure that the advice provided is suited to your needs and financial circumstances.



Important documents

You will receive a number of documents throughout the advice process and if you agree to enter into an ongoing review service. We will provide these documents as per your preferred method, electronically or paper based.

Statement of Advice (SOA)

Your Adviser will formulate a strategy to help achieve your needs and objectives and will put together any personal advice in a Statement of Advice (SOA). A SOA sets out the scope of the advice, your current personal and financial position, the basis for the advice and how it addresses your needs and objectives. It will also disclose the fees and charges payable by you and the remuneration and other benefits we may receive.

Record of Advice (ROA)

Where a further review is conducted or ad-hoc advice is requested from you and personal advice is provided, the advice may be provided via a new SOA or a Record of Advice (ROA) as applicable to the circumstances. Further advice may be in the form of a ROA where the further advice does not significantly differ from the original advice provided.

Statement of Transaction (SOT)

At times, you may wish to make changes without receiving advice. In these cases, we can take your instructions by telephone, email or in person (depending on type) and arrange for the transaction to be completed, without providing personal advice.

Once implemented, we will provide you with a Statement of Transaction (SOT), which confirms your instructions, informs you that no advice has been provided and discloses any fees and charges payable by you.

Product Disclosure Statement (PDS)

If your Adviser recommends a product as part of your financial strategy, they will provide you with the relevant Product Disclosure Statement (PDS). The purpose of a PDS is to assist you in making a decision about the particular financial product. It contains information about the product's key features, benefits, risks, and fees.

Ongoing Service Agreement (OSA)

If your Adviser recommends, and you enter into, an ongoing review service, for a period of more than 12 months, you will initially receive an Ongoing Service Agreement (OSA). This document outlines the agreed service and the fees applied over the specified period.

You will also receive an Annual Renewal Document (ARD) each following year. It will outline the estimated fees and services which will be provided to you in the upcoming 12 month period. The document will also ask you to confirm that you would like to continue the ongoing review service with your Adviser and consent to the deduction of any ongoing fees.

Client Service Contract

If your Adviser recommends, and you enter into, a service arrangement for a fixed period of 12 months or less, you will receive a Client Service Contract. This document outlines the agreed service and the fees applied over the specified period.

OUR RELATIONSHIPS AND ASSOCIATIONS

Fortnum Private Wealth Ltd and Personal Financial Services Ltd

Fortnum Private Wealth Ltd and Personal Financial Services Ltd (PFS) are both also wholly owned subsidiaries of Entireti Limited. Fortnum Private Wealth Ltd and PFS both also respectively hold Australian Financial Services Licences that provide financial services to clients.

Fortnum Advice utilise the Managed Discretionary Account (MDA) Service licensed via arrangement with Fortnum Private Wealth Ltd.

Akumin Pty Ltd

Akumin Pty Ltd (Akumin) is a majority owned subsidiary of Entireti Limited. Akumin is a group that specialise in licensing and advice business services to financial planning practices. Some of the businesses within this group also respectively hold Australian Financial Services Licenses and Australian Credit Licences that provide financial services to clients.

Salita Portfolio Services Pty Ltd

Salita Portfolio Services Pty Ltd (Salita), a wholly owned subsidiary of Entireti Limited, provides portfolio construction and investment services to third party product issuers and receives fees for those services.

Entireti Lending Solutions Pty Ltd

Entireti Lending Solutions Pty Ltd, a wholly owned subsidiary of Entireti Limited, provides credit services to their clients and receives remuneration, including commissions, fees and other benefits for those services.

HOW WE ARE PAID

The remuneration and other benefits listed below generally cover what Fortnum Advice, your Adviser, the Principal Practice and any related parties may receive as a result of the services provided to you. Specific amounts and benefits can often only be calculated once the recommendations are made to you.

There are various ways that you may pay Fortnum Advice for the services provided to you, including:

- Fee for service - where you pay a fee for the services that we provide; or
- Commission (paid by product and service providers) in the form of initial (up-front) and/or ongoing (trail) commission; or
- A combination of commission and fee for service; or
- Other.

Each of these is discussed in further detail below.

All fees for services paid by you and/or commission paid by product and service providers are paid to Fortnum Advice. Fortnum Advice then distributes 100% of the fees received to its Principal Practices or distributes the fees after our Licensee fees and other expenses have been deducted.

Fee for service

In all instances, your Adviser will discuss the calculation of the fees when you meet and agree on the services to be provided. Fees charged are generally payable after the services have been provided, however, ongoing review service fees are generally paid in advance. The agreed fees may be documented in a Letter of Engagement, set out in a SOA, in a ROA, or via an OSA. Fee for service payments may be payable for:

- Initial Consultation – we may charge fees for your initial discovery meeting.
- Advice Preparation – we may charge fees for the preparation, presentation and/or implementation of our advice to you. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you.
- Ongoing Review Service – we may charge a fee to provide ongoing reviews, including further advice suitable to your needs.
- Ad hoc Fees – we may charge fees for other services where costs outside the above are incurred.

How are fees for services calculated?

Fees charged for our services may be:

- A dollar amount; or
- A percentage of the amount invested; or
- An hourly rate; or
- A combination of some or all of the above, as agreed with you.

Commissions

Fortnum Advice may receive payments in the form of initial commissions and/or ongoing commissions from the insurance product providers for any product you choose to use that is recommended by us.

These commissions are included in the fees and/or premiums you pay for the product. You do not pay these fees to us directly. We may rebate some or all of this to you.

How commissions (initial and ongoing) from a life insurance product are calculated?

Initial commission from a life insurance provider is typically up to 66% (inclusive of GST) of the first year's premium that you pay.

Ongoing commission can be up to 33% (inclusive of GST) of the premium from year two onwards for the life of the policy.

However, existing commission arrangements for insurance purchased prior to 1 January 2018 may continue to be paid in the same manner as what would have previously been advised to you.

The actual commission that will be received by Fortnum Advice, the Principal Practice, and your Adviser will be disclosed to you in your SOA, SOT or ROA.

Member Fees

Fortnum Advice may receive payments from the trustee of a superannuation fund, with which it has entered into a Member Services Agreement, in respect of the services provided to you on behalf of the trustee. Please refer to Part 2 of our Guide for further details (if applicable).

Managed Discretionary Account Service Fee

Fortnum Private Wealth Limited offer a Managed Discretionary Account (MDA) Service which Fortnum Advice may utilise. If a recommendation is made for you to utilise the MDA Service, then you will be charged a service fee which Fortnum Private Wealth Limited will receive.

Separately Managed Accounts and Managed Accounts

If a recommendation is made that you invest into a Salita Managed Account Portfolio, then Salita will receive fees derived from the recommended investment into the Salita Managed Account Portfolio. The fees are set out in the PDS and disclosure documents which will be provided to you. This payment may be included as part of, or in addition to, the Indirect Cost Ratio of the Portfolio.

Other forms of remuneration or benefits

Fortnum Advice, your Principal Practice and/or Adviser may be entitled to other benefits when providing services to you.

Fortnum Advice, your Principal Practice and Adviser keep registers of small value benefits (i.e. $100 to $300 in value) which may be received by them from product and service providers. These benefits are permissible unless they are received frequently or when similar benefits received combine to exceed $300 per annum. If you would like a copy of the register, please ask your Adviser and it will be made available to you within seven days.

In addition, Fortnum Advice receives payments by product providers to support adviser training and professional development.

If your Adviser is an accountant who is subject to the Accounting Professional and Ethical Standards, under APES 230, all benefits received, regardless of value, will be recorded on their register.

PROFESSIONAL INDEMNITY INSURANCE

Fortnum Advice is covered by Professional Indemnity insurance satisfying the requirements under section 912B of the Corporations Act (2001) relating to insurance obligations. Our insurance arrangements cover claims made against us as the Licensee and for the conduct of any Fortnum Advice adviser (whilst acting as an Authorised Representative of our AFSL).

PROTECTING YOUR PRIVACY

We collect and keep a record of your personal information, including sensitive information (e.g. information about your health), in order to provide you services including advice. We may also use the information we have collected in order to comply with any legislative or regulatory obligations we have and to help us run our business.

Fortnum Advice is committed to the confidentiality and security of your personal information. It will be necessary for us to collect, use and disclose your personal information. If you do not consent to this, or we are unable to collect all the necessary personal information, we will not be able to provide you with the relevant financial planning and advice services.

In most cases, we collect personal information directly from you. In other cases, however, we may collect your personal information from third parties. The third parties we may collect from include, but are not limited to: your accountant, your lawyer or solicitor, other financial services institutions, insurance providers and any other third parties where you have provided consent.

In order to manage and administer our financial planning services, it may be necessary for us to disclose your personal information to third parties. The parties to whom we may disclose your personal information include, but are not limited to: financial institutions for the provision of financial products, such as investments, superannuation, and life insurance; auditors; third parties providing mailing services, administration support, maintenance of our information technology systems, printing of our documents, research services; any government or regulatory body for whom we have a legal obligation to provide this information to; referral partners.

It is possible that an organisation listed above may disclose your personal information to overseas recipients, but it is not possible for us to provide any further details of that in this document.

We may disclose your personal information to an entity which is located outside of Australia, to enable them to undertake specified services on behalf of Fortnum Advice, your Adviser or Principal Practice.

In addition, the Principal Practice and/ or your Adviser may disclose your personal information to overseas recipients in order to access services they provide, such as paraplanning and administration.

Details of this can be found in the Fortnum Advice Privacy Policy, which includes details of how you may access, and seek correction of, your personal information which we hold. It also includes details of how you may complain if you believe that we have breached the Australian Privacy Principles under the Privacy Act and how we deal with such complaints.

You may obtain a copy of the Fortnum Advice Privacy Policy by telephoning us on (02) 9904 2792 or by visiting our website at www.fortnum.com.au.

You can authorise another person to act on your behalf, to receive information and/or undertake transactions. Both requesting this to occur, and removing this authorisation, are required to be notified in writing.

Where your Adviser becomes a representative of, or sells their business to, another AFSL, Fortnum Advice may also use and disclose the information collected about you to enable your Adviser or the new business owner to continue to provide you with financial products and services.

We collect your personal information as permitted by, and in accordance with, the Privacy Act. Other legislation may also apply, such as the Anti-Money Laundering and Counter-Terrorism Financing Act.

ABSENCE OF RELEVANT INFORMATION

If you do not wish to provide the information required to formulate your recommendations, your Adviser will advise you about the possible consequences of not having disclosed your full personal information and the impact on the recommendations given. You should consider these implications carefully.

IF YOU HAVE A COMPLAINT

In the first instance, if you are unhappy with the advice or service provided by your Adviser, Practice Principal, or Fortnum Advice, you can let us know by putting your concerns in writing or by calling us.

We will investigate your complaint and respond to your concerns as quickly as possible and within 30 days.

Complaints Officer (Fortnum Advice)
PO Box R1872
ROYAL EXCHANGE NSW 1225

By email at complaints@entireti.com.au; or
By calling (02) 9904 2792 – select option 1, 1.

If we have not responded to your complaint within 30 days, or if you feel it has not been resolved to your satisfaction, you may refer your concerns to the Australian Financial Complaints Authority (AFCA), which provides an accessible, fair and independent dispute resolution service. You can contact AFCA at:

Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne VIC 3001
www.afca.org.au

By email at info@afca.org.au; or
By calling 1800 931 678.

You can also contact the Australian Securities and Investments Commission (ASIC). ASIC is Australia's corporate, markets and financial services regulator. ASIC contributes to Australia's economic reputation and wellbeing by ensuring that Australia's financial markets are fair and transparent, supported by confident and informed investors and consumers. You can contact ASIC at:

Australian Securities and Investments Commission
PO Box 4000
Gippsland Mail Centre Victoria 3841
www.asic.gov.au

By calling 1300 300 630.

ABOUT US

Our Practice, Matthews Steer Pty Ltd trading as Matthews Steer Wealth and our Advisers are Authorised Representatives of Fortnum Advice Pty Ltd (Fortnum Advice).

Our Practice has been established since 1990 and our mission is to provide professional market leading service advice and solutions to achieve your financial and lifestyle goals. We can help you create the financial security that lets you focus on what's really important in your life.

Below are our Practice details and how you can contact us:

Name	Matthews Steer Pty Ltd trading as Matthews Steer Wealth	**Phone**	03 9325 6300
ABN	69 006 726 736	**Fax**	03 9325 6399
CAR	240948	**Email**	fp@matsteer.com.au
Address	Level 2, 7 English Street Essendon Fields VIC 3041	**Website**	www.matthewssteer.com.au

WHAT WE DO

We can provide advice on the below types of financial products and services. Your Adviser may not be qualified in all of the products and services below. Please refer to their individual Adviser Profile for their qualifications and the advice they can assist you with.

The types of financial product advice our Advisers can provide you:

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF)*.
- Margin Lending Facilities*.
- Listed Securities*.

The services our Advisers can provide you:

- Investment strategies including gearing and savings plans.
- Budget and cash flow planning.
- Debt management.
- Superannuation advice, including salary sacrifice and consolidation strategies.
- Self-Managed Super Funds (SMSF)*.
- Personal insurance strategies.
- Centrelink / DVA advice.
- Retirement planning advice.
- Aged Care*.
- Estate planning advice.
- Advice on ownership and structures (e.g. discretionary and family trusts).
- Portfolio review services.
- Ongoing advisory services.

*Accredited Advisers only. Our Advisers may also engage by referral the use of specialists such as (but not limited to) accountants and solicitors.

Our Tax Services

Advisors of Matthews Steer Pty Ltd trading as Matthews Steer Wealth are all listed on the Financial Adviser Register as Qualified Tax Relevant Providers (QTRPs) with Australian Securities and Investments Commission (ASIC). This means that all Advisers of Matthews Steer Pty Ltd trading as Matthews Steer Wealth can provide tax advice in regard to the strategies and financial products that they recommend to you.

OUR FEES

Fees will be agreed based on your requirements and the complexity of your financial circumstances. All fees charged will be fully detailed in the Letter of Engagement or Statement of Advice you receive and will be agreed with you prior to you becoming liable for them.

We will discuss and agree on the method of payment with you before we provide you with our services. Generally, we will either invoice you directly, or deduct from your investments, or adopt a combination of these methods for the fees payable. Cash transactions will not be accepted.

Fee for Service

Initial Advice Preparation	This fee covers the initial advice, preparation and presentation of our advice to you. There is a set minimum fee of $1,000 (GST inclusive) . Please note our initial advice fees still apply where you decide not to implement the advice. Payment is required within 14 days from the invoice date.
Implementation Fees	This fee covers implementation of our advice to you if you proceed with the advice given and additional work is required for implementing that advice. The fee could range from 0.00% to 1.10% of the funds under advice. For example, if you have $100,000 to invest, and my implementation fee is 1.10% of your portfolio, the fee will be $1,100 (GST inclusive).
Ongoing Review Service	This is our fee for providing you with our ongoing review services which will depend on the complexity of your situation. Full details of the services offered in will be provided to you at the time your advice is given. The Ongoing Service Fee is charged as: • An agreed fee typically ranges from $2,200 per annum to $55,000 per annum (GST inclusive)
Ad hoc Fees	Where other costs outside the above are incurred, you may be charged a maximum of $450 per hour (including GST).
Claims Management Service	We may charge a fee where you require assistance to process an insurance claim. The fees for this service will depend on the complexity of your situation and may be charged as follows: • A fixed dollar amount; or • An hourly rate; or • A combination of both. The fee will be discussed and agreed upon with you prior to assisting you with your claim. In some cases, we may decide an external specialist may be required to assist with your claim. If this occurs, we will confirm with you prior to engaging the external specialist. The fees for any external specialists will be an additional fee separate to our fee.

Insurance Commissions

Commissions	Insurance commissions may be paid by product providers to Fortnum Advice, who, in turn, may pay a proportion of this to Matthews Steer Pty Ltd. If your Adviser receives a proportion of this remuneration, they will inform you of the amount at the time they provide you with advice.

Payments we receive

All fees for services paid by you and/or commission paid by product and service providers are paid to Fortnum Advice. The relationship between Fortnum Advice and the Principal Practice is arranged through a flat fee agreement. This agreement stipulates that 100% of the remuneration is paid to the Practice. Therefore, Fortnum Advice will retain 0% and the Principal Practice will receive 100%. Matthews Steer Pty Ltd trading as Matthews Steer Wealth may share part of this amount with your Adviser.

Your Statement of Advice, Statement of Transaction or Record of Advice will provide further details of amounts paid to Fortnum Advice, Matthews Steer Pty Ltd trading as Matthews Steer Wealth and your Adviser.

OTHER IMPORTANT DETAILS

Our Relationships and Associations

The extensive list of products and services approved by Fortnum Advice includes products and services provided by entities with whom Fortnum Advice director, employee, Matthews Steer Pty Ltd trading as Matthews Steer Wealth and/or your Adviser have a relationship or association, either directly or via a related entity.

We believe that your interests should be placed first and that products and services should only be recommended if it is in your best interests.

However, it is important that you know of, and are comfortable with, those relationships and associations and any benefits that arise.

Our relationship with AZ Next Generation Advisory Pty Ltd (AZ NGA)

Matthews Steer Pty Ltd trading as Matthews Steer Wealth is a member of the AZ NGA Group of companies. AZ NGA is majority owned by Oaktree Capital Management with Azimut Group owning a significant minority holding. Oaktree is a global investment manager and Azimut is Italy's largest independent asset manager.

From time to time your adviser may recommend you apply for, acquire, vary or dispose of a financial product issued by members of the Oaktree and Azimut Groups.

Your adviser does not receive any direct remuneration or other benefit as a result of its recommendation to apply for, acquire, vary or dispose of a financial product issued by these related companies as any remuneration and benefit are received by the product issuer and ultimately our common parent company.

Referrals to members of the AZ NGA Group

From time to time, your adviser may refer you to another business within the AZ NGA Group if they believe that business is well placed to assist you. No referral fees or other direct remuneration are paid or received for these referrals. However, where you engage the referred business, it will receive the fees and other benefits arising from the services it provides, which ultimately benefits our common parent company. Services available through other businesses within the AZ NGA Group include accounting, mortgage broking, legal services, marketing and specialist financial advice.

Referrals to us and others

We may refer clients to TorFX Pty Ltd for foreign exchange and international payment services. If you proceed with TorFX following our referral, AZ NGA may earn up to 31% of the profit from referrals to TorFX. This referral payment is not an additional cost to you.

We will not receive any referral payments for referrals we make.

We will not make any referral payments for referrals we receive.

PROTECTING YOUR PRIVACY

In addition to the Fortnum Advice Privacy Policy, Matthews Steer Pty Ltd trading as Matthews Steer Wealth also has its own Privacy Policy. You may obtain a copy of Matthews Steer Pty Ltd's trading as Matthews Steer Wealth Privacy Policy by telephoning us on (03) 9325 6300 or by visiting our website at www.matthewssteer.com.au/privacy-policy/

Matthew Caruso

Authorised Representative Number	1249738
Phone	03 9325 6300
Email	mcaruso@matsteer.com.au
Qualifications	Diploma Financial Planning Bachelor of Commerce
Professional Memberships	Chartered Accountants Australia and New Zealand (CA ANZ)
Professional Designations	Chartered Accountant (CA)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Margin Lending Facilities.
- Self-Managed Super Funds (SMSF).
- Securities
- Aged Care

How I am paid

I am an employee of Matthews Steer Pty Ltd trading as Matthews Steer Wealth and have been appointed as an Authorised Representative of Fortnum Advice.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Directorships and associations

I am a shareholder of AZ Aust Holdings Pty Ltd, the group holding company of AZ NGA.

I am entitled to receive dividends from AZ Aust Holdings Pty Ltd.

Daniel Trifunovic

Authorised Representative Number	1301401
Phone	03 9325 6300
Email	dtrifunovic @matsteer.com.au
Qualifications	Bachelor of Commerce Graduate Diploma of Financial Planning

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Securities
- Aged Care

Experience

With over six years of experience in financial services, including working as a Financial Adviser, I take a goals-based approach to advice, starting with what's important to each client and what they want to achieve. I believe financial advice should be about more than just investments and superannuation. It's about understanding your situation, helping you make informed decisions and putting a plan in place that makes sense for you. My experience working with clients across investment management, wealth creation and retirement planning has given me an appreciation for how different everyone's circumstances and goals can be. My aim is to build genuine, long-term relationships with clients and provide straightforward, practical advice that helps them feel confident about their financial future.

How I am paid

I am an employee of Matthews Steer Pty Ltd trading as Matthews Steer Wealth and have been appointed as an Authorised Representative of Fortnum Advice.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Tim Easton

Authorised Representative Number	298930
Phone	1300 60 95 90
Email	tim.easton@blackwoodadvisory.au
Qualifications	Advanced Diploma of Financial Services

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Margin Lending Facilities.
- Aged Care
- Securities

Experience

I commenced work in the Financial Services Industry with one of the country's major Banks in 1994, with my roles being centered on customer service and Branch Management. With my move to Financial Planning in 2003, I now have over 20 years' experience within the financial planning industry. I hold an Advanced Diploma of Financial Services (Financial Planning).

How I am paid

I am an employee of Advice Partner Services (No 4) Pty Ltd trading as Blackwood Advisory Wealth and have been appointed as an Authorised Representative of Fortnum Advice. I provide financial advice through Blackwood Advisory Wealth and Matthews Steer Wealth.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Directorships and associations

I am a shareholder of AZ Aust Holdings Pty Ltd, the group holding company of AZ NGA.

I am entitled to receive dividends from AZ Aust Holdings Pty Ltd.

I am a director in the following entities which may receive a direct benefit from any financial product advice or services that are provided to you:

- Blackwood Life Insurance Pty Ltd – Director

Timothy Brown

Authorised Representative Number	1004066
Phone	1300 60 95 90
Email	tim.brown@blackwoodadvisory.au
Qualifications	Bachelor of Commerce (Deakin)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Aged Care

Experience

I have been a Financial Adviser since 2012 and enjoy building ongoing relationships with clients to help them work towards their goals and dreams. The reason I am a Financial Adviser is to help clients in a similar position to my own family members live a fantastic life. I am passionate about providing clients with peace of mind and certainty over their financial plan and providing them with advice through each of their milestones in life.

I am a fully qualified Financial Adviser holding a Bachelor of Commerce where I majored in Accounting, Finance and Financial Planning.

How I am paid

I am an employee of Advice Partner Services (No 4) Pty Ltd trading as Blackwood Advisory Wealth and have been appointed as an Authorised Representative of Fortnum Advice. I provide financial advice through Blackwood Advisory Wealth and Matthews Steer Wealth.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Directorships and associations

I am a shareholder of AZ Aust Holdings Pty Ltd, the group holding company of AZ NGA.

I am entitled to receive dividends from AZ Aust Holdings Pty Ltd.

Tiffany Thorogood

Authorised Representative Number	1270208
Phone	1300 60 95 90
Email	tiffany.thorogood@blackwoodadvisory.au
Qualifications	Graduate Diploma of Financial Planning Advanced Diploma of Financial Planning Diploma of Financial Planning

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Listed Securities.

Experience

With a background in the banking industry, I transitioned into Financial Planning in 2012 to better support individuals and families in achieving their financial and lifestyle goals. I have continued to invest in my professional development to ensure my knowledge and expertise remain current and aligned with industry standards. I am passionate about supporting clients from all walks of life, building genuine, long-term relationships and providing clear, practical strategies to bring their goals to life.

How I am paid

I am an employee of Advice Partner Services (No 4) Pty Ltd trading as Blackwood Advisory Wealth and have been appointed as an Authorised Representative of Fortnum Advice. I provide financial advice through Blackwood Advisory Wealth and Matthews Steer Wealth.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Richard Bowyer

Authorised Representative Number	318371
Phone	03 9788 5788
Email	richardb@dunsfordfp.com.au
Qualifications	Diploma of Financial Services (Financial Planning) Advanced Diploma of Financial Services (Financial Planning)
Professional Memberships	Financial Advice Association Australia (FAAA)

Advice and services I can provide

- Deposit and payment products
- Debentures, stocks or bonds issued or proposed for issue by a government
- Life investment or life risk products
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap')
- Retirement savings accounts
- Superannuation

Experience

Richard – Partner & Specialist Risk Adviser

I am a Partner at Dunsford Financial and have been working in the financial planning profession for more than 38 years. My extensive experience includes successfully running my own financial planning business in the United Kingdom for 15 years before continuing my career in Australia.

I specialise in advising both personal and business clients on wealth protection strategies, helping them safeguard their financial future through tailored insurance and risk management solutions.

As a strong advocate of lifelong learning, I believe that ongoing education is fundamental to delivering professional, relevant, and high-quality advice. To further enhance the service I provide to clients, I have attained two prestigious specialist designations through the Financial Advice Association Australia:

- LRS – Life Risk Specialist
- AEPS – Accredited Estate Planning Specialist

These advanced qualifications reflect my holistic approach to wealth protection and estate planning. My guiding philosophy is to ensure the "Right Funds" are delivered into the "Right Hands" at the "Right Time", providing clients and their families with financial security and peace of mind when it matters most.

How I am paid

I am an employee of Dunsford Financial Planning Pty Ltd trading as Dunsford Financial and have been appointed as an Authorised Representative of Fortnum Advice. I provide financial advice through Dunsford Financial and Matthews Steer Wealth.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Directorships and associations

I am a shareholder of AZ Aust Holdings Pty Ltd, the group holding company of AZ NGA.

I am entitled to receive dividends from AZ Aust Holdings Pty Ltd.

Jasminder (Jas) Grewal CFP ®

Authorised Representative Number	455001
Phone	03 9018 4666
Email	jgrewal@bentleysvic.com.au
Qualifications	Master of Financial Planning Certified Financial Planner Graduate Diploma of Financial Planning Advanced Diploma of Financial Planning
Professional Memberships	Financial Advice Association Australia (FAAA)
Professional Designations	Certified Financial Planner (CFP ®)

Advice and services I can provide

- Deposit and payment products
- Debentures, stocks or bonds issued or proposed for issue by a government
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Margin Lending Facilities.
- Self-Managed Super Funds (SMSF).
- Listed Securities
- Aged Care

Experience

I have over 20 years' experience across financial planning and global banking. During this time, I have held a variety of roles, including financial adviser and senior management positions. I have also led wealth management businesses within both Australian and international banking organisations.

How I am paid

I am an employee of Bentleys (Victoria) Pty Ltd trading as Bentleys Victoria Wealth and have been appointed as an Authorised Representative of Fortnum Advice. I am dual authorised to provide financial advice under Bentleys Victoria Wealth and Matthews Steer Wealth.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

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