



Oak Financial Planning
Super - Insurance - Retirement

AMP FINANCIAL 
PLANNING

Financial Services and Credit Guide

Oak Financial Planning

Version: 2.0

Date prepared: Thursday, 15 December 2016

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 (AMPFP)
- our fees and how we, your adviser and AMPFP, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or AMPFP

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 an SoA, a record of debt advice or a Credit Proposal. We will retain a record of the debt advice which you may request by contacting our office within seven years of the assessment.

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

Oak Financial Planning is a division of Oak Group Holdings based in 3 Melbourne locations and prides itself on having a collaborative, versatile, hardworking and innovative culture and we believe this shines through in our customer service experience.

You can expect to receive the utmost professional service, fast response times and a friendly attitude – always. Feel free to secure a financial planning consultation in Melbourne, Kew East or Boronia

Name	Valkyrie Private Wealth Management Pty Ltd trading as Oak Financial Planning
Australian Business Number	78 126 751 335
Authorised representative number	322283
Credit representative number	374627

Our office contact details

Address	718 High Street, Kew East , VIC 3102
Phone	03 9859 7789
Fax	03 9859 0801
Email	enquiries@oakfinancial.com.au
Website	www.oakfinancial.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 18.

We can provide advice on	We can arrange the following products and services
— Investments strategies (strategic asset allocation)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Self-managed superannuation funds (SMSF)
— Debt management (including borrowing for personal and investment purposes)	— Borrowing within your SMSF
— Salary packaging	— Employer superannuation
— Superannuation strategies and retirement planning	— Managed investments
— Personal insurance	— Separately managed accounts
— Estate planning	— Investor directed portfolio services (for example, administration platforms)
— Centrelink and other government benefits	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Ongoing advice and services, including regular portfolio reviews	— Standard margin loans
— Aged care	— Retirement income streams, including pensions and annuities
	— Personal and group Insurance (life cover, disability, income protection and trauma)
	— Loans including mortgages, reverse mortgages and personal loans
	— Loans including mortgages, reverse mortgages, commercial lending and personal loans
	— Deposit bonds
	— Life investment products including whole of life, endowment and bonds
	— Securities (including listed securities and corporate debentures)
	— Exchange traded funds
	— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.
	— Various structured products, instalment warrants over managed funds and protected equity loans
	— Where an administration platform is recommended, we also offer a Limited Managed Discretionary Account service
	— Limited selection of investment guarantees

AMPFP 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.

AMPFP 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 AMPFP'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 AMPFP and where appropriate to your circumstances.

The lenders and lessors whose products are most commonly recommended by Accredited Mortgage Consultants authorised by AMPFP are:

Lenders	—	AMP Bank	Lessors	—	Macquarie
	—	ANZ		—	Esanda
	—	NAB Broker (Homeside)		—	Westpac
	—	Commonwealth Bank		—	Commonwealth Bank
	—	Macquarie Bank			
	—	Westpac			
	—	ING Direct			
	—	Suncorp			
	—	St George Bank			
	—	Bankwest			
	—	AFG Home Loans			

Tax implications of our advice

Under the Tax Agent Services Act 2009, Oak Financial Planning 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.

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 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
- 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
- Deduction from your investment

All fees and commissions will be paid directly to AMPFP as the licensee on our behalf. 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.

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. These can include financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance.

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 percentage is then applied to our practice revenue and the resulting payments are received twice a month.

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 our clients' product holdings over the previous year.

Business growth advice payments

All practices 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 may buy back our business. The amount will vary depending on a number of factors including, our reason for leaving the financial services industry, the time our business has been established, the annual recurring revenue (both actual and any deemed revenue) of our practice and the quality of our previous advice.

Annual advice conference

The advice conference is an annual event which offers advisers the opportunity for professional development and to hear updates on AMP's thinking about the future of advice. AMPFP subsidises the costs of the advisers attending. The value will depend upon a range of factors, including the nature of the courses and events planned.

Educational support

AMP Financial Planning rewards individuals with educational support if they meet certain qualifying criteria. The qualifying criteria may vary, and is normally based on the standard of our financial planning services and our business performance.

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 securities (such as shares and rights issues). 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 AMPFP 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

AMPFP 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

AMPFP's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

About the AMP Group

AMPFP 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 AMPFP is affiliated with:

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

*The National Mutual Life Association of Australasia Limited will cease issuing products on 31 December 2016. On 1 January 2017, the life insurance business of this company will transfer to AMP Life Limited.

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.

AMPFP's relationships with other companies

Issuers of products do not pay to be included on the approved products and services list.

Product issuers or service providers that have been selected for inclusion may pay AMP Services Limited the following benefits up to the following amounts (these are all inclusive of GST):

- A fixed payment of up to \$495,000 for risk insurance products.
- 0.2% plus a fixed payment of up to \$195,000 for investment products.
- 0.1% for insurance products.

For example, if total funds under administration for a particular investment product is \$10 million, the issuer may pay AMP Services Limited up to \$215,000 annually.

Our practice does not receive any part of these payments. From time to time, product issuers have access to AMPFP and its authorised representatives to provide education as well as give training 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 services described above.

A full description of the fees is in the relevant product disclosure statement or IDPS guide for the relevant service. 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
Stockbroker approved by AMP Financial Planning	Advice and/or execution of share/securities transactions.	3.09% of any referral fees are paid to AMP Financial Planning and we will receive the remaining 96.91%. For example, if the referral fee was \$1,000 AMP Financial Planning will receive \$30.90 and we will receive \$969.10
JLM Insurance Group	General Insurance advice and execution of transactions	<p>Oak Financial Planning will receive 15%-20% of the commission paid to JLM for the completion of General Insurance work, as follows:</p> <ul style="list-style-type: none"> • New business introduction (1st year): Oak is paid 20% of commission paid to JLM • Renewal business (2nd year onwards): Oak is paid 15% of commission paid to JLM • Endorsement business introduction (1st year): Oak is paid 15% of commission paid to JLM <p>For example, if JLM earned commission of \$600 on a new General Insurance policy sold to a client referred from Oak FP, we will receive \$120 as a referral fee.</p>
Hawthorn Finance	Commercial Lending	Oak Financial Planning will receive 50% of net upfront fees for referred business

MCP Group	Lending, Property and Conveyancing, Estate Planning, Family, GI Insurance.	<p>Oak Financial Planning will receive 35% commission on any lending referrals, 10% commission for any Legal or General Insurance referrals.</p> <p>For example, if MCP earned commission of \$1000 on a Loan for a client referred from Oak FP, we will receive \$350 as a referral fee.</p> <p>3.09% of any referral fees are paid to AMP Financial Planning and we will receive the remaining</p>
AMP Bank	Home and business lending services	<p>Up to 0.85% initial commission and up to 0.25% ongoing commission</p> <p>For example, for a loan of \$100,000, we would receive up to \$850.00 initial commission and up to \$250.00 ongoing commission.</p>

Our other business activities and relationships

In addition to providing the services listed in this guide, we have a relationship with the following businesses.

- **Oak Accountants – Tax and Accounting Services**

Oak Accounting offers comprehensive accounting services to individuals and businesses and are our preferred accounting partner. There is no financial payment made to or from Oak Accounting for referrals.

- **Oak Estate Agents – Property Management and Sales**

Oak Estate Agents offers property management, property sales, buyers and vendors advocacy services to individuals and businesses and are our preferred partner. There is no financial payment made to or from Oak Estate Agents for referrals.

We control a percentage of the equity interests in the businesses providing the services listed above. As a result, we will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

- **Robinson Gill Lawyers - Legal Advice and Services**

Robinson Gill offers high quality legal services to individuals and businesses, specialising in personal injury and family law, and are our preferred legal partner for these services. There is no financial payment made to or from Robinson Gill for referrals.

- **Harris Carlson Lawyers - Legal Advice and Services**

Harris Carlson offers high quality legal services to individuals and businesses, specialising in contract law and estate planning, and are our preferred legal partner for these services. There is no financial payment made to or from Harris Carlson for referrals.

There is no financial payment made to or from the above businesses for referrals. AMPFP has no involvement in these activities and is not responsible for any services, advice or products provided by these businesses.

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 12, 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 Collins Street West Melbourne Victoria 3001 1300 780 808 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. AMPFP 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 AMPFP, even where subsequent to these actions they have ceased to be employed by or act for AMPFP.

Your privacy

Your privacy is important to us. 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 AMPFP 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 AMPFP 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 AMPFP will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or AMPFP 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, which simply means 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.

As AMPFP and its Accredited Mortgage Consultants are part of the network of mortgage brokers that use AFG's aggregation services, they are entitled to participate in bonus arrangements between AFG and individual lenders. Any payments by lenders to AFG are based on the volume of all new or increased loans put through AFG, including that of AMPFP, and/or the quality of these submissions e.g. application to settlement conversation rate. AFG then pays AMPFP its proportion of this bonus payment, according to the amount of business it submitted through AFG during the period, and in turn AMPFP determines what proportion, if any, its Accredited Mortgage Consultants are entitled to receive. These bonuses are a percentage of the loan balance and are separately negotiated between each lender and AFG. Please note that lenders can change the percentage at any time and not all lenders pay volume or quality bonuses. The commission bonuses are included in the commission ranges shown in Our fees.

In addition, some lenders may offer commission bonuses and other incentives e.g. offshore conferences, which are based on the volume of loans settled, value of individual loans and quality of submissions lodged by the individual Accredited Mortgage Consultant with that particular lender. Such benefits vary from lender to lender. AFG then pays commission bonuses to AMPFP who in turn determines what proportion, if any, its Accredited Mortgage Consultants are entitled to. As a general guide, these bonuses range between 0.45% and 1.1% of the loan balance initially and 0.5% each year, however, lenders can change these at any time.

Other incentives are paid directly to the Accredited Mortgage Consultant by the lender. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits or direct benefits for example an overseas holiday based on the volume of business lodged with the lender over a specified period.

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 Cameron Vallve



Experience	<p>Before establishing Oak Financial Planning in 2008, I worked for a number of leading banks and investment organisations, both in Australia and overseas.</p> <p>I have been a financial planner for over 10 years and am passionate about helping clients realise their aspirations. I hold a Bachelor of Commerce from The University of Melbourne and am a member of Mensa Australia.</p>
Qualifications	<p>Bachelor of Commerce - The University of Melbourne Advanced Diploma of Financial Planning</p>
Memberships	<p>AMP FPA FPA</p>
Phone	0418 588 469
Email	cameron@oakfinancial.com.au
Authorised representative number	322282
Credit representative number	374626
<p>The advice and services I can provide</p> <p>I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:</p> <ul style="list-style-type: none"> — Deposit bonds — SMSF borrowing — Separately managed accounts — Protected Equity Loans, Instalment Warrants and Structured Products <p>Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.</p> <p>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.</p> <p>How I am paid</p> <p>I receive the following from our practice:</p> <ul style="list-style-type: none"> — salary — dividends <p>I am the Principal of Oak Financial Planning and as such receive a salary plus potential dividends.</p> <p>My other business activities and relationships</p> <p>In addition to providing the services listed in this guide, I have a relationship with Oak Accountants. AMPFP has no involvement in these activities and is not responsible for any services, advice or products provided by this business.</p> <p>I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.</p>	

About Peter Hawker



Experience	Peter has been in the Financial Planning industry for 8 years. Peter has a Bachelor of Management, Diploma of Financial Services (Financial Planning) and is SMSF qualified.
Qualifications	Bachelor Degree in Management Diploma in Financial Services (Financial Planning)
Memberships	AMP FPA
Phone	0401 286 553
Email	peter@oakfinancial.com.au
Authorised representative number	329064
Credit representative number	371943

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:

- Deposit bonds
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Securities (including listed securities and debt securities)
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products

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:

- salary
- dividends
- bonus where pre-determined criteria are met

I am an employee of Oak Financial Planning and as such receive a salary plus potential dividends.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Oak Accountants . AMPFP has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

About Siobhan Comley



Experience	Siobhan is a highly accredited Financial Planner with over 10 years industry experience. Siobhan has a Bachelor of Commerce (Deakin University) majoring in Financial Planning, Finance and Marketing and an SMSF accreditation through Kaplan. She is also a FPA FP Member and currently in the process of completing Certified Financial Planner (CFP) designation through Financial Planning Association Australia (FPA).
Qualifications	Bachelor of Commerce (Financial Planning)
Memberships	AMP FPA FPA
Phone	0412 430 418
Email	siobhan@oakfinancial.com.au
Authorised representative number	424622
Credit representative number	424624

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:

- Deposit bonds
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products
- Investor directed portfolio services
- Aged Care

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:

- salary
- dividends

I am an employee of Oak Financial Planning and as such receive a salary plus potential dividends.

About Brad Smith



Experience	Brad is a highly accredited Financial Planner with over 15 years experience within the industry. Brad is a member of the FPA and has a Advanced Diploma in Financial Planning and an SMSF specialist course certificate. With a passion to learn and gain further expertise in his field, Brad has recently completed his Advanced Diploma of Financial Planning.
Qualifications	Advanced Diploma of Financial Planning
Memberships	AMP FPA FPA
Phone	03 9859 7789
Email	brad@oakfinancial.com.au
Authorised representative number	325421
Credit representative number	457041

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:

- Deposit bonds
- Aged care
- Estate planning
- Gearing and margin lending
- SMSF borrowing
- Separately managed accounts
- Protected Equity Loans, Instalment Warrants and Structured Products
- Investor directed portfolio services
- Limited Managed Discretionary Accounts
- Limited selection of investment guarantees
- Securities (including listed securities and debt securities)

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:

- salary

I am an employee of Oak Financial Planning and as such receive a salary.

About Olivia Grant



Experience	Olivia has been in the Financial Planning industry for over 5 years and holds a Bachelor of Business and Diploma of FS. Along with her extensive qualifications she is also a member of AFA and the FPA.
Qualifications	Bachelor of Business Diploma in Financial Planning
Memberships	AFA FPA AMP FPA
Phone	03 9859 7789
Email	olivia@oakfinancial.com.au
Authorised representative number	1008036
Credit representative number	476053

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:

- Deposit bonds
- Aged care
- Employer super
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Protected Equity Loans, Instalment Warrants and Structured Products
- Investor directed portfolio services
- Limited selection of investment guarantees

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:

- salary

I am an employee of Oak Financial Planning and as such receive a salary.

About Michael Novak



Experience	Michael has over 7 years experience in financial planning and holds a Diploma of Financial Services.
Qualifications	Diploma in Financial Services
Memberships	AMP FPA FPA
Phone	0409 342 844
Email	michael@oakfinancial.com.au
Authorised representative number	320824
Credit representative number	371396

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:

- Deposit bonds
- Aged care
- Employer super
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products
- Investor directed portfolio services

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:

- salary

I am an employee of Oak Financial Planning and as such receive a salary.

About James Collie



Experience	James has started out his financial planning career with strong success stories from his clients. James has a Graduate Diploma of Management and Diploma of Financial Planning. He is also a member of the AMP FPA and specialises in superannuation, insurance, budget planning and investments.
Qualifications	Diploma of Financial Planning Graduate Diploma of Management
Memberships	AMP FPA
Phone	0439 316 236
Email	james@oakfinancial.com.au
Authorised representative number	1003596
Credit representative number	479162

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:

- Deposit bonds
- Aged care
- Employer super
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Protected Equity Loans, Instalment Warrants and Structured Products
- Investor directed portfolio services

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:

- salary

I am an employee of Oak Financial Planning and as such receive a salary.

About Joanna Sun



Experience	Joanna is a highly qualified Financial Planner with over 7 years of experience in both the financial planning and financial services industry. She has completed a Bachelor of Business Management (Arts), Diploma of Financial Planning and an Advanced Diploma of Financial Planning.
Qualifications	Bachelor of Business management/Bachelor of Arts Diploma of Financial Planning Advanced Diploma of Financial Planning Certificate IV in Finance and Mortgage Broking
Memberships	AMP FPA
Phone	03 9859 7789
Email	joanna@oakfinancial.com.au
Authorised representative number	1234896
Credit representative number	479892

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:

- Deposit bonds
- Aged care
- Employer super
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Protected Equity Loans, Instalment Warrants and Structured Products
- Investor directed portfolio services

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:

- salary

I am an employee of Oak Financial Planning and as such receive a salary.

About Jeremy Douglas



Experience	Jeremy has been in the finance industry for over 10 years and brings a wealth of knowledge from both domestic and international work experience. Jeremy is qualified with a Bachelor of Commerce Majoring in Accounting and Business Law, Diploma and Advanced Diploma of Financial Planning. He is also an AMP Financial Planning Member.
Qualifications	Bachelor of Commerce Advanced Diploma of Financial Planning
Memberships	AMP FPA FPA
Phone	03 9859 7789
Email	jeremy@oakfinancial.com.au
Authorised representative number	1238064
Credit representative number	483008

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:

- Deposit bonds
- Aged care
- Employer super
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Protected Equity Loans, Instalment Warrants and Structured Products
- Investor directed portfolio services
- Limited selection of investment guarantees

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:

- salary

I am an employee of Oak Financial Planning and as such receive a salary.

About Enrico Javier



Experience	Enrico is an accredited Financial Planner with 4 years industry experience. Enrico has a Diploma of Financial Planning, Graduate Certificate of Business Project Management and Advanced Diploma of Financial planning. He is also an AMP Financial Planning Member.
Qualifications	Advanced Diploma of Financial Planning
Memberships	AMP FPA
Phone	0452 290 910
Email	rick@oakfinancial.com.au
Authorised representative number	1238193
Credit representative number	483134

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:

- Deposit bonds
- Aged care
- Employer super
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Limited selection of investment guarantees
- Limited Managed Discretionary Account service
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Protected Equity Loans, Instalment Warrants and Structured Products
- Investor directed portfolio services

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:

- salary

I am an employee of Oak Financial Planning and as such receive a salary.

About Alex O'Neill



Experience	Alex has been in the Financial Planning industry for 2 years and has a strong background in wealth creation and investment industry knowledge and experience. Alex is qualified with a Bachelor of Business and a Diploma of Financial Planning and is currently completing his SMSF certificate and margin lending accreditation. Alex is also a member of the AFA.
Qualifications	Diploma of Financial Planning
Memberships	AFA AMP FPA
Phone	0478 801 163
Email	alex@oakfinancial.com.au
Authorised representative number	1234751
Credit representative number	479684

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:

- Deposit bonds
- Employer super
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Protected Equity Loans, Instalment Warrants and Structured Products
- Investor directed portfolio services

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:

- salary

I am an employee of Oak Financial Planning and as such receive a salary.

About Cody Mackay



Experience	Cody brings strong technical knowledge in investment and personal insurance through his experience with the AMP Adviser Academy. Cody is currently completing his SMSF and margin lending accreditation and also holds a Bachelor of Commerce from Monash University and a Diploma of Financial Services & Financial Planning.
Qualifications	Bachelor of Commerce (Finance & Chinese Studies), Diploma of Financial Services (Financial Planning)s
Memberships	AMP FPA
Phone	03 9859 7789
Email	cody@oakfinancial.com.au
Authorised representative number	1245023
Credit representative number	493893

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:

- Deposit bonds
- Aged care
- Employer super
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Protected Equity Loans, Instalment Warrants and Structured Products
- Investor directed portfolio services

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:

- salary

I am an employee of Oak Financial Planning and as such receive a salary.

About Ben Sum



Qualifications	Bachelor of Commerce Diploma of Financial Services (Financial Planning) Diploma of Finance & Mortgage Broking
Memberships	FBAA AMP FPA
Phone	0466 669 988
Email	ben@oakfinancial.com.au
Authorised representative number	448585
Credit representative number	448587

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:

- Deposit bonds
- Aged care
- Employer super
- Estate planning
- Gearing and margin lending
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Protected Equity Loans, Instalment Warrants and Structured Products
- Investor directed portfolio services

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 Oak Financial Planning.

About Chris Fletcher



Qualifications	Bachelor of Business Diploma of Financial Services
Memberships	Member of the Mortgage and Finance Association of Australia AMP FPA
Phone	0411 255 755
Email	chris@oakfinancial.com.au
Credit representative number	373556

The advice and services I can provide

I am 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 engaged as a sub-contractor with Valkyrie Private Wealth Management Pty Ltd trading as Oak Financial Planning and as such receive a commission split of income relating to mortgage and finance broking activities from Valkyrie Private Wealth Management Pty Ltd trading as Oak Financial Planning.

I can arrange loans from a range of approved lenders. Subject to meeting the lender's credit criteria, I am able to arrange credit for you from the lenders on AMP Financial Planning's approved list. This 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.

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

Our preferred method of payment is by an agreed fee. The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines our types of fees that may apply.

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

Initial service	Fee amount
"No Advice" Transactions	Starting from \$495.00
True "Fee for Service" (time-based billing)	Director: \$440/hour Senior adviser: \$360/hour Adviser: \$275/hour Paraplanner: \$165/hour Administration: \$99/hour
Standard new advice plan New Statement of Advice – new standard strategies <ul style="list-style-type: none"> • Open a new super or pension platform, incl risk and investment • Consolidate / rollover super • New budgeting and wealth creation plan • Apply for or restructure insurance and beneficiaries • Transition to Retirement (without forward modelling) 	Between \$1990 - \$3,490 (20-35 hours estimate)
Complex new advice plan New Statement of Advice – new complex strategies <ul style="list-style-type: none"> • Retirement planning • Investment property advice • Aged care / estate planning • Debt strategies • Self-managed super planning • Future cashflow modelling • Comprehensive financial plan 	Between \$3,490 - \$5,990 (35-60 hours estimate)

<p>Standard review plan</p> <p>New Statement of Advice – product adjustments</p> <ul style="list-style-type: none"> • Change risk profile or switch investments • Nominate / adjust beneficiaries • Adjust / apply for insurance • Change contribution amounts or timing • Refresh existing pension account 	<p>Between \$1,490 - \$2,490 (12-25 hours estimate)</p>
<p>Complex review plan</p> <p>New Statement of Advice –modelling adjustments</p> <ul style="list-style-type: none"> • Change future income / expense projections • Adjust retirement planning • Review and alter long-term strategies and financial decisions • Adjust Centrelink calculations • Changes to personal budget 	<p>Between \$2,490 - \$3,990 (25-40 hours estimate)</p>
<p>Credit Advice</p> <p>Record of Debt Advice - Debt Strategies</p> <ul style="list-style-type: none"> • Investigating your loan needs • Researching appropriate loan products • Assisting you to apply for the loan • Assisting you to apply for a loan increase • Liaising with the loan provider throughout the application process • Other: ie sourcing deposit, mortgage insurance etc 	<p>Between \$0 - \$2,500 (7-40 hours estimate)</p>
<p>Implementation fee</p>	<p>In some instances, we may charge a fee of between \$0-\$2,200 to implement the advice strategies recommended to you in your financial plan. If this is the case, this cost will be discussed and agreed with you prior to the completion of the financial plan and will be fully documented in the Statement of Advice document that you are provided with.</p>

Ongoing service fees

We offer ongoing services as part of our client value proposition.

Our ongoing advice and service offers listed below are designed to assist you to review your financial strategy and to maintain your lifestyle. Further information on the different levels is available from your financial planner. We will discuss the level of ongoing service appropriate with you.

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
<p>Starting out package</p> <p>Suited to clients with limited needs in superannuation and insurance it includes:</p> <ul style="list-style-type: none"> • Access to an associate adviser via phone or online • On-going financial education delivered online • Administrative changes to super/pension products • Limited super and insurance review • An annual review meeting over phone once per year 	<p>1% of total portfolio value with a minimum of \$250 for singles or a \$350 minimum for couples.</p>
<p>Essentials Package</p> <p>Suitable for clients with basic superannuation, debt reduction, insurance and savings needs:</p> <ul style="list-style-type: none"> • Ad-hoc adviser check-in to ensure you are reaching your goals • Access to your adviser during business hours at any time throughout the year • One annual review meeting face to face to review all areas of your plan and future goals including super, debt, investment performance, asset allocation and risk/return • Financial education, market and investment updates via email (where an accurate email address is provided) • Ongoing liaison with product providers for administration requirements • Comprehensive historical record keeping of your managed financial affairs • Access to independent investment research houses + wholesale pricing 	<p>From \$2,000 pa for singles or \$3,000pa for couples.</p> <p>Note: Holding a primary advice relationship with an Oak senior planner or Director will incur up to 50% additional surcharge on above prices</p>

<p>where applicable</p> <ul style="list-style-type: none"> Investment risk profiling and rebalancing to the long-term target via a new Record of Advice (where required) Exclusive pricing on Oak Accountants and Oak Estate Agents services. Full disclosure of any significant financial changes in circumstances in line with the recommended strategies 	
<p>Accelerate Package</p> <p>Suitable for clients with an existing long term financial plan and more sophisticated needs Incorporates all elements of the Essentials package, with additional benefits:</p> <ul style="list-style-type: none"> Up to two extra meetings and reviews where required/requested to ensure you are tracking to your more sophisticated goals and needs. Regular management and discussion of a detailed budgeting plan to ensure your spending and saving remains on track Assistance in liaising with Centrelink and structuring financial affairs to maximize entitlements to government benefits (if required) Maintaining and adjusting estate planning (incl business succession) strategy over time to ensure instructions are clear, tax-effective, up to date, compliant and in line with your wishes (may require some involvement with 3rd party legal services provider) Recalculation and refreshing of 'transition to retirement', super and pension strategies to ensure all taxation benefits are received annually and retirement funds are maximized Adjusted and updated strategies documented within a new Record of Advice or Statement of Advice 	<p>From \$3000 pa for singles or \$4,000 pa for couples.</p> <p>Note: Holding a primary advice relationship with an Oak senior planner or Director will incur up to 50% additional surcharge on above prices</p>

Masters Package

A tailored package suitable for clients with comprehensive needs including retirement planning, investment reviews, SMSF, tax minimisation, business services and estate planning.

Incorporates all elements of the Accelerate package, with the following additional features:

- Annual comparison between original long-term net wealth projections and current progress vs target, with subsequent appropriate discussion and strategic adjustment to remain on-track (or make up lost ground)
- Up to four formal face-to-face reviews throughout year as needed, including a review of margin lending and gearing strategies if applicable
- Annual recalculation of your exact insurance requirements and administrative management of any changes
- Meeting with your tax accountant to address tax effectiveness of all investments and structures
- Centrelink representation to family members
- Comprehensive management of Self-Managed Super fund investment strategy and structure, and regular liaison with all necessary third parties to ensure on-going compliance
- <If requested> Tactical investment trading strategies in order to attempt to take advantage of immediate market opportunities, avoid newly apparent risks, or re-align your portfolio back to strategic benchmarks
- <If requested> Real-time account management services where your adviser is empowered to take immediate action without the need for new paperwork or signatures providing the overall portfolio composition remains in line with your original investment strategy and goals, (using discretion on your behalf)*

From \$4,000pa for singles or \$5,000pa for couples. Note: Senior planners will incur up to 50% additional surcharge on above fee.

Note: Holding a primary advice relationship with an Oak senior planner or Director will incur up to 50% additional surcharge on above prices

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.	Up to 0.7% of the investment value each year.	If you made an investment of \$10,000, we would receive up to \$495.00 initially and \$70.00 pa.
Insurance (including those held within superannuation)	Up to 130% of the first year's premium.	Up to 33% of the premium each following year.	If your insurance premium was \$1,000, we would receive up to \$1,300.00 initially and \$330.00 pa.
Loans	Up to 1.485% of the initial loan balance.	Up to 0.55% of the outstanding loan balance each year.	If your loan balance was \$100,000 we would receive up to \$1,485.00 initially and up to \$550.00 pa.

All fees and charges include GST.

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