



What you need to know about our
services and how we work with you

Financial Services Guide

value our services
you advice
our financial planners
our practice

Version 8.0
Date: 1 July 2010

Accredited by  Financial Planning

This Financial Services Guide is important to you

This Financial Services Guide will help you decide if you want to use our financial services.

It has information on who we are and:

- AMP Financial Planning, the company that authorises us to provide our services.
- The services we provide.
- How we deal with a complaint if you are unhappy with our services.
- How we and AMP Financial Planning are paid.
- AMP Financial Planning's relationships with others.
- Relationships that could influence the advice we give you.
- Where to get details on AMP's privacy policy.

Other documents you may receive

If we provide you with personal advice, it will normally be documented in a **statement of advice**, which sets out our advice, the basis of that advice and details about the fees, costs and other benefits payable as a result of the advice given.

If we give you additional advice, and your personal circumstances or the basis of the previous recommendations are not significantly different, a new statement of advice may not be required. We will keep a record of any additional advice we provide you. You can ask for a copy of our advice at any time using our contact details in this guide.

If we recommend a financial product or arrange a financial product for you, we will provide you with a **product disclosure statement**, which provides you with important information about the product, such as its features and risks, to help you decide whether or not to buy that product.

1. About our practice

Name:

The Bravien Group Pty Ltd trading as Bravien Financial

ABN:

97 102 236 359

Authorised representative no:

287276

Address:

Brisbane

Suite 9, 60 Macgregor Tce

Bardon QLD 4065

Postal:

PO Box 221

Paddington QLD 4064

Canberra

Level 1, 29 Bentham St

Yarralumla ACT 2600

Postal:

PO Box 7076

Yarralumla ACT 2600

Phone:

1300 272 843

Fax:

1300 272 844

Email:

info@bravien.com

Website:

www.bravien.com

Our value proposition to you

To maximise the opportunity of realising your goals.

Our services

The following table sets out the areas of advice and services we offer.

You can choose to receive advice addressing each of these aspects or tailor the advice and services we provide to suit your needs. Once we meet with you and discuss your financial planning objectives, we will work with you to identify the level of advice and services appropriate for you.

Advice

We can provide you with advice regarding:

- Personal and employer superannuation
- Investments and retirement planning
- Strategic asset allocation
- Life investments
- Borrowing to invest
- Budget and debt management
- Deposits and lending
- Centrelink benefits
- Salary packaging
- Personal insurance and risk management
- Estate planning

In particular we specialise in:

- Tailoring these areas of expertise to suit your specific goals and values
- As part of this collaborative engagement we provide ongoing strategy adjustment, advice and services through regular progress meetings.

Products and services

We can arrange for transactions on the following kinds of products and services:

- Superannuation, including retirement savings accounts and self managed superannuation funds
- Managed investments including investor directed portfolio services
- Arranging for listed securities, shares and debentures to be bought or sold via a broker
- Various structured products including instalment warrants over managed funds and protected equity loans
- Investment products issued by a Life insurance company including whole of life, endowment and bonds
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Debt products (for example home and investment loans)
- Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
- First home saver accounts
- Retirement income streams, including pensions and annuities
- Life insurance (for example, life cover, income protection and trauma)

Any additional advice or services we can offer you, or limitations to the list above, will be outlined in section 2. *Our financial planners.*

Duration of our engagement and how you can terminate our services

We will work with you to determine what advice and services we will provide to you, when the advice and services will be provided and how often we will provide them.

Where you require ongoing advice and services, we may offer an ongoing service package to you in order to help meet your needs. The details of any ongoing service package will be documented and provided to you, including information as to the frequency of contact between us, any service standards that apply and how the service can be terminated.

If at any time you wish to terminate your relationship with us, please contact us.

Your role and responsibilities

In order to develop a successful financial strategy and to recommend appropriate products to you, we must consider your personal circumstances and your financial objectives.

To accomplish this, you must provide us with accurate and current information regarding your personal and financial position, objectives and needs. We will discuss what information we require with you and you will need to provide this prior to receiving our advice and services.

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

You have the right not to provide us with certain personal information. However, if you don't provide this information, the advice you receive may not be appropriate to your needs, objectives and financial situation.

Requests for transactions without our advice

At times you may wish to make a transaction without using our advice services. In these cases, we can take your instructions and arrange for the transaction to be completed, without providing personal advice. Product transactions can only be completed on those products where we are authorised by AMP Financial Planning.

If you wish to proceed without advice from us, normally we will ask you to confirm your instructions in writing and sign an acknowledgement form. You can ask us for a copy of the form at any time.

Any assistance we provide to complete your transaction should not be taken as a recommendation or endorsement of the product or transaction. AMP Financial Planning stands behind the services we provide in carrying out your instructions as directed. This does not include the selection of the product or particular transaction you have determined without advice.

Our approach to selecting products

To implement our advice, we will only recommend quality products and services that are suitable for you.

AMP Financial Planning researches a wide range of products and services and selects those it considers worthy of recommendation to our clients. AMP Financial Planning also conducts ongoing reviews to ensure that the products and services remain competitive and continue to meet the needs of our clients. A diversified selection of fund managers is accessible through products or platforms promoted or issued by AMP companies. We prefer to recommend these products and platforms but if appropriate for your needs, we may select products from other companies.

While there may be other products and services also suitable for you, we can only advise and deal in products and services approved by AMP Financial Planning. We can provide you with a copy of the approved products and services list if you request.

Our relationships

It is important for you to understand the relationships that exist as they may be considered to influence our recommendations to you.

Referral arrangements with other service providers

Referrals from third parties

We have a referral arrangement with Tiffen & Co and The Mortgage Detective (TCTMD) through which the employees of the company refers clients to us for financial advice. If you are referred to us by TCTMD, then we will pay TCTMD a referral fee of 15% initial and ongoing and/or commission from settled business resulting from the referral.

For example: If the upfront and ongoing commission was \$1,000 we would pay \$150 upfront and ongoing as a referral fee.

Referrals to stockbrokers

We are not authorised to advise on or transact in specific shares. If you require advice or execution of share transactions, we will refer you to the panel of stockbrokers approved by AMP Financial Planning. We do not receive a fee for providing this service.

How we work with AMP Financial Planning

We are a privately owned and managed business. Our practice and the financial planners listed in this document provide services to you as authorised representatives of AMP Financial Planning Pty Limited.

Our relationship with AMP Financial Planning allows us to access education and professional development, compliance and other risk management services, advice solutions, technology and research on various local and international fund managers that we are authorised to recommend to you.

You can be assured that our interests are focused on providing you with the appropriate financial solutions for your needs whilst also taking comfort from one of Australia's largest and most established financial services organisations, AMP Financial Planning, standing behind the advice and services we provide.

AMP Financial Planning holds an Australian Financial Services Licence (No. 232706) and;

- has authorised the distribution of this guide

- has authorised us to provide the advice and other services set out in this guide
- is a Principal Member of the Financial Planning Association of Australia.

Together with AMP Financial Planning, we act on your behalf when providing advice and services to you.

Contact details

AMP Financial Planning Pty Limited
ABN 89 051 208 327

33 Alfred Street
Sydney NSW 2000
Phone: 133 888
www.amp.com.au

AMP Financial Planning's relationship with AMP companies

AMP Financial Planning is a member of the AMP group of companies, a wealth management business operating in Australia and New Zealand. AMP Limited is listed on the Australian Stock Exchange. AMP Financial Planning is related to the following companies whose products we may recommend to you:

- AMP Bank Limited
- AMP Capital Investors Limited
- AMP Life Limited
- AMP Superannuation Limited.

As with other product issuers, if we recommend a product issued by one of the companies above, they will benefit from our product recommendations by receiving the fees they charge on their products. These fees are shown in their product disclosure statements. For superannuation products issued by AMP Superannuation Limited, AMP Life Limited receives the fees charged on the product, as issuer of the underlying life policies. AMP companies which issue products may also receive payments from fund managers for the inclusion and distribution of the relevant fund manager's investment options through products manufactured or badged by AMP companies. These services and payments are included in the fees shown

in the relevant product disclosure statement for the products.

If an AMP Financial Planning practice takes out a practice development loan with AMP Bank, AMP Financial Planning may, as a limited offer, pay a benefit such as the application fees on behalf of the practice.

AMP Financial Planning, its staff, and its authorised representatives and their associates may also have an interest in, or hold investments in, the products we may recommend and they may hold shares in AMP Limited. The share price of AMP Limited may be affected favourably by the sale of products issued by the product issuers listed above.

AMP Financial Planning's relationships with other companies

AMP Financial Planning researches a broad range of products and services. The approved products and services list on which we base our recommendations or conduct transactions is maintained by the AMP Financial Planning Research department using extensive research undertaken by independent research organisations and AMP Financial Planning's own analysts. Issuers of products do not pay to be included on the approved products and services list, however once on the list, product issuers or service providers may pay AMP Financial Planning a fixed annual fee of up to \$22,000 (including GST). This fee assists with the costs of distribution support provided by AMP Financial Planning and its representatives.

Product issuers may also make payments to AMP Financial Planning as follows:

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

* includes GST

The payments are usually made quarterly and are generally less any fixed fee that has been

Your privacy

paid. Since this amount is calculated in the future, we cannot provide an exact figure at this point. However as an example, if:

- Total funds under administration for a particular investment product is \$10 million with a nil fixed fee component, the issuer would pay AMP Financial Planning \$33,000 annually.
- Total premiums for insurance products are \$1 million, the insurer would pay AMP Financial Planning up to \$100,000 annually.

From time to time, product issuers have access to AMP Financial Planning and its authorised representatives to advertise or give training on their products. Any payments made by fund managers for advertising space at conferences are shown in the alternative remuneration register maintained by AMP Financial Planning, which is available for inspection on request. Our practice does not receive any part of the payments received by AMP Financial Planning.

WealthView eWRAP and PortfolioCare administration services

Several AMP companies have an agreement with Asgard Capital Management Limited (Asgard) under which Asgard administers the WealthView eWRAP and *PortfolioCare* administration services.

If you access a product through the WealthView eWRAP or *PortfolioCare* administration services, then administration and trustee fees are deducted from your account. These fees, as set out in the product disclosure statement, are payable to AMP Financial Planning. Asgard receives all other fees charged on each product and is paid a fee by AMP companies for the administration services it provides.

A full description of the fees is in the relevant product disclosure statement or financial services guide for the relevant service. Our practice does not receive any part of the payments received by AMP Financial Planning.

Your privacy is important to AMP Financial Planning and us. To learn more about our collection and the use of your personal information for marketing and other purposes

see the AMP Privacy Policy Statement at www.amp.com.au. We keep records of your investment objectives, financial situation and needs and our recommendations to you. If you wish to examine your file or to get access to your personal information, please call us.

If you have a complaint

1. If you have a complaint about the advice or services provided to you, then contact us using our contact details in this guide. We will try to resolve your complaint quickly and fairly.

2. If your complaint relates to a financial service and is not satisfactorily resolved within three business days, please lodge your complaint in writing to:

Planner Complaints Consultant
AMP Financial Planning,
Level 8, 33 Alfred Street,
Sydney NSW 2000

3. If you still do not get a satisfactory outcome, you have the right to complain to the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

Phone: 1300 780 808

Fax: 03 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

FOS is an independent external dispute resolution service, of which AMP Financial Planning is a member. The Financial Ombudsman Service is free of charge.

You may also call the Australian Securities & Investments Commission (ASIC) on freecall infoline 1300 300 630 to make a complaint and obtain information about your rights.

Compensation and insurance

Our practice

Our practice and financial planners are covered by professional indemnity insurance which is taken out to ensure sufficient resources will be available to meet any potential claims against our practice and/or financial planners.

AMP Financial Planning

AMP Financial Planning is covered by professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements.

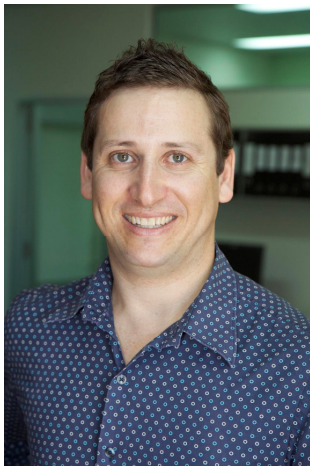
The insurance is subject to terms and exclusions. However the insurance covers claims arising from the actions of former employees or representatives of AMP Financial Planning, even where subsequent to these actions they have ceased to be employed by or act for AMP Financial Planning.

You do not have a direct right to claim under this insurance, which is taken out to ensure sufficient resources will be available to meet claims against AMP Financial Planning.

2. Our financial planners

Phil Pilgrim (Philip)

Authorised Representative No: 248840



About me

I have been a financial planner since 2000.
I have a diploma in Financial Services
(Financial Planning).

I am an employee and shareholder of Bravien
Financial and receive a salary plus dividends
from Bravien Financial.

The advice and services I can provide you

I am authorised to provide the services listed
in Part 1 of this financial services guide with
the exception of:

- First home saver accounts

I specialise in the following advice and service
areas:

- Self Managed Superannuation Funds
- Accredited Mortgage Consultant

Jeremy Gillman-Wells

Authorised Representative No: 249437



About me

I have been a financial planner since 2001.

I have a Bachelor of Science Degree from University of New South Wales. I have a Graduate Diploma of Business Administration (Finance) (with Distinction) from Charles Sturt University. I have a Diploma of Financial Planning from Deakin University. I am a Certified Financial Planner and member of the Financial Planning Association of Australia.

The advice and services I can provide you

I am authorised to provide the services listed in Part 1 of this financial services guide with the exception of:

- First home saver accounts
- Debt products (home loans)

I specialise in the following advice and service areas:

- Self Managed Superannuation Funds
- Self Managed Superannuation – Borrowing

How I am paid

I am an employee, a director and shareholder of Bravien Financial and as such receive a salary plus dividends from Bravien Financial.

Martin Priest

Authorised Representative No: 303423



About me

I have been a financial planner since 2001. I have a Bachelor of Commerce (Accounting) from University of Canberra. I am a certified Practising Accountant. I have a Diploma of Financial Planning from AMP and I am a Justice of the Peace.

How I am paid

I am an employee and shareholder of Bravien Financial and as such receive a salary plus dividends from Bravien Financial.

The advice and services I can provide you

I am authorised to provide the services listed in Part 1 of this financial services guide with the exception of:

- Employer superannuation
- Investor directed portfolio services
- First home saver accounts
- Debt products (home loans)

I specialise in the following advice and service areas:

- Self Managed Superannuation Funds

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Rebecca Murphy

Authorised Representative No: 343495



About me

I have been a financial planner since 2009.
I have an Advanced Diploma of Financial Services (Financial Planning).

The advice and services I can provide you

I am authorised to provide the services listed in Part 1 of this financial services guide with the exception of:

- Debt products (home loans)
- Self managed superannuation funds

How I am paid

I am an employee of Bravien Financial and as such receive a salary and a bonus from Bravien Financial. The bonus is based on a number of criteria including achieving a number of performance targets including revenue, as well as compliance and client satisfaction targets.

3. Paying for the service we provide

From 1 July 2010 our preferred method of payment is by an agreed fee.

We will negotiate and agree fees and payment options with you prior to providing our advice and services. You will therefore know the services to be provided to you and how we will charge for them before being committed to paying for those services. If we are the servicing planner for your employer, we will agree any advice fee with your employer and disclose this to you.

We are committed to taking a leading role to help increase consumer confidence in the financial planning process by making sure our fees are transparent, understood and agreed to by you.

The actual costs will normally be shown in our written advice to you or in the acknowledgement form completed when a transaction without advice service is requested. For transactions without advice you can ask us for details of the remuneration or other benefits at any time before the transaction is completed.

You may choose to pay fees directly to AMP Financial Planning or where possible, they may be deducted from your product.

Our fees

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

- A set dollar amount that is agreed between you and us and invoiced directly to you.
- A set dollar amount or percentage-based fee that is agreed between you and us and paid via your product.

Our agreed advice fees may include charges for:

- Initial advice
- Ongoing advice

For more information on our service fees, please see our Schedule of Fees attached or available on request. Please note that for services in relation to insurance, banking deposit products, some loan products and older investment products, commissions may be paid as follows:

- Initial commission - deducted from your investment contributions 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.

Other benefits we may receive

The benefits listed below may be considered to influence the service we give you or the products we recommend to you.

Benefits from AMP Financial Planning

In addition to the payments we may receive for our advice and services, we may also receive other benefits such as financial and training assistance from AMP Financial Planning. Other benefits can include prizes and awards, or events in recognition of financial planning excellence and innovation

From time to time AMP Financial Planning may also provide incentives and promotions to planners. Further details will be disclosed to you when applicable.

We may also receive indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Any benefits we receive that may reasonably be considered to influence our advice and services to you will be disclosed in our advice.

Business conferences

Overseas conference

Conventions are usually held every 2 years. AMP Financial Planning subsidises the expenses of people who attend the business convention. The qualifying criteria are generally based on the quality of our advice and the amount of net business flow (please refer to the *Development and marketing rewards* section for further information regarding net business flow) received by the practice during the 2 calendar years before the business convention.

Those practices ranked in the top 15% or achieve a Gold award in both years (based on net business flow – refer to next section 'Other benefits') are eligible to send a planner to the business convention. The value of the benefit for planners will depend upon the location of the conference, as well as the relative value of the Australian dollar where the conference is being held. In 2010, this benefit is valued at around \$8,000. Depending on where we are ranked in the top 15% we may be eligible to

send an additional planner. Partners of planners may also be able to attend. This partner benefit is valued at around \$5,000. Nationally, up to 10 people may also qualify for airfare upgrades. In 2010, this benefit is valued at around \$6,000.

These values are approximate as they depend on AMP Financial Planning's choice of location.

Professional education expenses

We are entitled to receive a reimbursement in professional education expenses for up to 2 planners. In 2010 this benefit is valued at around \$5,000. This is in lieu of attending a business convention funded by AMP Financial Planning for which we have qualified.

Other benefits

Development and marketing rewards

We may qualify for Development and Marketing Allowance (DMA) payments based on our ranking relative to other AMP Financial Planning practices. Up to 30% of all AMP Financial Planning practices may qualify 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 3% to 12% depending on our ranking. Payments are received twice each 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 allowance received in a year would be $\$255 \times 24 = \$6,120$.

Ranking of practices is determined by 'net business flow' (NBF) which is a weighted measure of our new and retained business over the previous year based on the classes of products or services on the approved products and services list. There are different rates depending on the establishment date, class of product or service and whether the business is

an inflow or an outflow and whether the service relates to a new or existing client. For example, for investment products established before 1 July 2010 we receive a greater benefit for recommending and retaining a master trust account than for recommending a wrap account or a corporate super account. For investment products established from 1 July 2010 the rate is the same for all retail investment products.

Business growth allowance

All practices qualify for Business Growth allowance (BGA). 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 \$2,400 in a payment period, we would receive $\$2,400 \times 0.01 = \24 . Assuming an average revenue of \$2,400 per payment period, the total BGA allowance received in a year would be $\$24 \times 24 = \576 .

Mentoring allowance

Bravien Financial receives a mentoring allowance of \$250 a fortnight for 3 years.

Indirect benefits from product issuers

We may receive indirect benefits from product issuers for the services we provide you in relation to their products. Alternatively, these benefits may be paid to AMP Financial Planning who may pay a proportion to us. This may include product and service discounts provided to employees and authorised representatives of the practice as a result of

our, or AMP Financial Planning's, relationship with these providers.

- Colonial Geared Investments gives us a discount of 0.5% off the current variable 30 day interest rate for any personal margin lending arrangements

Any benefits we receive that may reasonably be considered to influence our advice and services to you will be disclosed in our advice.

We keep an Alternative Remuneration register of indirect benefits received from product issuers that are greater than \$300. You can see a copy of this register by asking us.

We may also receive indirect benefits that are valued at less than \$300 for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

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 for our business, AMP Financial Planning will either look after our clients or appoint one of its planners to do so.

If this happens, AMP Financial Planning may pay us a benefit. 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 notional recurring revenue of our practice and the quality of our previous advice.

Our schedule of fees

From 1 July 2010 our preferred method of payment is by an agreed fee.

We will negotiate and agree fees and payment options with you prior to providing our services. You will therefore know the services to be provided to you and how we will charge for them before being committed to paying for those services. If we are the servicing planner for your employer, we will agree any advice fee with your employer and disclose this to you.

We are committed to taking a leading role to help increase consumer confidence in the financial planning process by making sure our fees are transparent, understood and agreed to by you.

The sections below set out our advice and service fees. The actual fee 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.

Agreed advice fees

The following section outlines the agreed advice fees we charge for initial and ongoing advice.

Initial advice fees

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

We believe in building long term advisory relationships with our clients. Our advice offering is based on ongoing service and the ability to provide value in return for an annual advice fee determined by the complexity of your situation. Please refer to Ongoing Advice Fees. Initial advice fees start at \$1,650, naturally however, with increased complexity for strategy development, research, advice preparation and presentation – the fee will be higher than the base level indicated. In all instances fees will be agreed with you prior to commencement of work and include all staff time required to prepare your statement of advice.

Transaction without advice service. The fee for this service starts from \$330 per hour and the price will be agreed with you prior to commencement of work.

Payment methods

Where you have asked to be invoiced directly for our advice and services we will provide you with an invoice at the time of presenting our advice to you. Payment is required within 14 days of receiving our invoice and can be paid by:

- Direct debit
- Credit card (American Express, Visa, Mastercard or Bankcard)
- Cheque (Please make cheques out to AMP Financial Planning)
- BPay
- Direct credit

Where you have chosen to pay our initial advice fees via your product, these fees will be deducted from your product upon implementation of our advice.

Ongoing advice fees

We offer an ongoing advice service as part of our client value proposition. The cost of this service is as follows:

Ongoing advice fees vary widely based on complexity. Our fees start from \$1,650 pa.

The more complex the advice and product suite, and considering the need to potentially review the written strategy, higher ongoing service fees may apply.

The Platinum Service includes:

- Review & Analysis of Current Position
- Asset Performance Review
- Asset Health Check
- Risk Analysis
- Strategy Gap Analysis
- Goal re-alignment

Payment methods

Where you have asked to be invoiced directly for our advice and services we will provide you with an invoice at the time of presenting our advice to you. Payment is required within 14 days of receiving our invoice and can be paid by:

- Direct debit
- Credit card (American Express, Visa, Mastercard or Bankcard)
- Cheque (Please make cheques out to AMP Financial Planning)
- BPay
- Direct credit

Where you have chosen to pay our ongoing advice fees via your product, these fees will be deducted from your product generally on a monthly basis.

Commissions

We do not charge 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 our advice.

The following is a guide of commissions we may receive:

- Investment products: contribution fee between 0% and 5.5% of all contributions made to the investment and between 0% and 1.1% of the investment value each year.

- Insurance products: between 0% and 130% of the first year's premium and between 0% and 15% of the premium each following year.
- Loans: between 0% and 0.7% of the outstanding loan balance each year.
- Other banking products: between 0% and 1% of the balance each year.

All fees and charges include GST.

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

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.

The agreement regarding the advice and services we provide to you and the cost of these advice and services will be negotiated between yourself and us prior to providing any advice or services. If we are the servicing planner for your employer, we will agree any advice fee with your employer and disclose this to you.

All fees and commissions will be paid directly to AMP Financial Planning as the licensee, on our behalf. They retain a percentage 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.