

Financial Services Guide

Version 4.0 – Issue Date 7 March 2014

(STANFORD BROWN)

Stanford Brown Group Pty Limited
ABN 94 784 824 788

A Corporate Member of



ABN 20 060 778 216

Australian Financial Services
Licence No. 232686

Wealth advisers you can rely on

At Genesys Wealth Advisers Limited (Genesys) we want to ensure you make the most of your finances throughout your lifetime, so you can really enjoy your life. Building your wealth requires time, patience and expertise you can rely on. And reliability is the cornerstone of everything we do. Whatever your circumstances, Genesys Wealth Advisers can help you set and achieve your wealth and lifestyle goals.

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

Before we provide you with financial advice, you should read this Financial Services Guide (FSG) because it contains the following important information designed to help you decide on whether to use our services;

- Who we are
- The initial and ongoing advice and services Stanford Brown provide;
- Our service offer and advice fees;
- Who to contact should you have a complaint.

About our Firm

Stanford Brown Group Pty Limited (ABN 94 784 824 788), Member Firm and Corporate Authorised Representative (CAR), number (240319), trading as Stanford Brown is authorised to provide financial services on behalf of Genesys.

Our business, Stanford Brown Group Pty Limited, has been established for more than 25 years, providing a range of wealth advice and assistance to help people grow, manage and protect their wealth.

Contact Details

Phone: 02 9904-1555
Fax: 02 9904-1973
Email: info@stanfordbrown.com.au
Post: PO Box 1173 NORTH SYDNEY NSW 2059
Office: Level 8, 15 Blue Street NORTH SYDNEY NSW 2060

We can help you create the financial security that lets you focus on what's really important in your life.

This FSG contains some important information about the services we offer and how we charge for these services. You can also find information about our Member Firm at www.stanfordbrown.com.au.

Attached to this document is a profile for each adviser in our firm. The adviser profile contains information about your adviser, their contact details, qualifications, experience and any memberships they have hold. It also outlines the strategies and products about which your adviser can provide advice.

Advice we can provide

Approved Products

Genesys maintains a broad approved list, containing investment and insurance products that have been researched by a number of external research houses as well as our in-house research team.

We may recommend products, platforms and portfolio administration services (PAS) promoted or issued by AMP companies if appropriate to your needs. Recommending these products may entitle us to receive additional benefits as disclosed in the other benefits section of this FSG.

If we recommend a new platform or PAS, we use those issued or promoted by the AMP Group or as otherwise approved by Genesys and where appropriate to your circumstances.

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A copy of the approved list for investment and insurance can be supplied to you upon request.

Transaction services

If you do not require advice from us, but you would like us to help you complete a particular transaction, we can also arrange for you to apply for the kinds of products referred to in your adviser's profile. In these cases, we can take your instructions and arrange for the transaction to be completed without providing you with personal advice.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

You can also contact us directly with any instructions relating to your existing financial products. We will accept instructions from our existing clients via telephone, mail or email.

Documents you may receive

Our initial advice will be provided to you in a financial plan, known as a Statement of Advice (SoA). The financial plan contains a summary of your goals and the strategies and financial products we will recommend to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided.

We will keep a record of any further advice we provide you for seven years. You may request a copy for your records by contacting our office.

If we recommend or arrange a financial product for you, we will make available 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 your investment or insurance.

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

You can contact Stanford Brown directly with any instructions relating to your financial products.

Our financial planning process

We follow a defined financial planning process so that you can achieve all of the benefits of financial planning advice. Of course, everyone is different, with different circumstances, needs and goals. We treat every client as an individual but by following a defined process, you will know what to expect.

The initial advice process covers our first appointment all the way through to the implementation of your financial plan. We do this by:

1. Identifying where you want to be

Initially, we help you to identify your financial and lifestyle goals. This ensures we understand your needs and you can understand what to expect from us as your wealth adviser.

2. Considering the opportunities and risks

We assess your current situation and investigate the range of financial options available for you to reach your goals.

3. Bridging the gap

Based on discussions with you and the research conducted by us, we will devise a strategy to bridge the gap between where you are now and where you want to be.

4. Bringing your plan to life

We work closely with you to implement your financial strategy. We help you complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so your strategy is implemented efficiently.

As time goes on and circumstances change, your financial plan will need to be changed to keep up to date with your changing needs. The final step in the advice process ensures your financial plan remains on track, by providing you with regular ongoing advice and service.

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5. Staying on track with regular ongoing advice

Finally, we design an ongoing service programme to ensure your plan remains up to date as your life changes and so you can obtain the benefits of ongoing reliable advice.

Sometimes, life takes us in unplanned directions. When you need a little extra help on top of our initial or ongoing advice, just ask us to provide you with some additional advice. Stanford Brown are here to help you – through any changes.

Advice Stanford Brown can provide

Our firm is made up of 9 advisers, who together provide advisory services designed to help you create, manage and protect your wealth, including:

Strategies

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-Retirement and Retirement planning
- Centrelink planning
- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Gearing and margin lending strategies
- Debt management
- Estate planning
- Direct Equities
- UK Pension Transfers
- Aged Care Accommodation
- Mortgage Broking/Commercial Financing and Leasing Services

Products

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail and wholesale managed investment schemes
- Socially responsible investments
- Hedge funds
- Platform and master trust products
- Superannuation products
- Personal and group insurance (excluding general insurance)
- Business succession insurance (excluding general insurance)
- Geared products
- Self managed super funds (including limited recourse borrowing arrangements)
- Direct shares

Although we provide estate planning advice as part of or incidental to the provision of financial planning advice, we can arrange to provide access to specialist estate planning services, where required.

We can facilitate the purchase of direct equities through a number of reputable stockbrokers.

Genesys maintains an investment approved list, containing financial products that have been researched by our in-house investment research team. A copy of the investment approved list can be supplied to you upon request.

Stanford Brown's remuneration arrangements

We believe the advice services we offer are valuable and the remuneration we receive is a fair reward for our expertise and skills. The following information explains how we distribute the remuneration we receive as a result of the advice services provided to you.

Fees for our advice services

The fees charged for the advice services of Stanford Brown may be based on a combination of:

- A set dollar amount that is agreed between you and your wealth adviser; or
- A percentage based fee based on the amount you invest that is agreed between you and your wealth adviser.

The advice fees of Stanford Brown may include charges for the following advice services:

- **Initial advice** - The initial advice fee covers the cost of researching and preparing your financial plan and is based on a set dollar amount.

Before providing you with initial advice we will prepare a Letter of Engagement. This Letter of Engagement is an agreement which sets out what our initial advice will cover and how much it will cost you.

In addition, the initial advice fee will be disclosed in your SoA.

- **Advice implementation** – The advice implementation fee covers the administrative time spent implementing the recommended strategies and products and is based on a set dollar amount.

The advice implementation fee will be disclosed in the Letter of Engagement, Initial Advice Agreement or in your SoA.

- **Ongoing advice** – The ongoing advice fee covers the cost to review the strategies and the products recommended in your SoA. An ongoing review helps you take advantage of opportunities as they become available. The fee for the ongoing advice fee service is calculated as either a set dollar amount or a percentage of your investments.

Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

Before providing you with ongoing advice Stanford Brown will prepare an Ongoing Service Agreement. This agreement sets out our ongoing advice offer, which includes the advice and services we will provide, as well as the frequency these will be delivered, how much it will cost, your payment method and how the service can be terminated.

In addition, the ongoing advice fee will be disclosed in your SoA.

- **Additional advice** – For all other advice, an additional advice fee may be charged based on a set dollar amount. Any additional advice fee will be disclosed in your SoA.

Please note that for services in relation to insurance, margin lending, mortgage broking and business/corporate superannuation, commissions may be paid as follows:

- Initial commission – deducted from your investment contributions or paid from insurance product providers, 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.

Your advice fees will be calculated at the time Stanford Brown provides you with personal advice. Your SoA will outline the advice fees and any commission inclusive of GST.

Payment methods

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

- Bpay, direct debit (credit card or savings), cheque, direct deposit
- Deduction from your investment
- Ongoing advice fees may be deducted in a single instalment or in monthly or quarterly instalments over twelve months.

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Distribution of fees

- We believe the advice services we offer are valuable and the remuneration we receive is a fair reward for our expertise and skills. Our fees and any brokerage, commissions or additional payments paid by product providers (total remuneration) are receivable by Genesys as the Licensee.
- Genesys will typically retain 6% (may be up to 15%) of the total remuneration and distribute the remaining amount to Stanford Brown.

Other payments Genesys may receive

Genesys may be offered or receive additional payments from product providers as described below at no extra cost to you.

These payments help Genesys invest in facilities that support us to sustain a high quality of advice to you.

Without these additional payments, the fees charged to you could be significantly higher.

Genesys may receive additional payments as follows:

1. Additional payments from fund managers in relation to investment products (other than multi-manager funds and cash management products) and margin lending provider.

Genesys may receive additional cash payments based on total funds under management or loan amounts. The level of these payments will vary across fund managers/providers.

We do not receive these payments.

2. Additional payments from insurance risk partners arising from the sale of risk insurance products. Genesys has partnered with a select number of Australia's major insurers to meet the individual needs of our clients. The additional payments will be paid according to a variety of calculation methods. In general, these payments will be based on the new business and the retention of existing business with that insurer.
3. Additional payments from investment administration platforms, multi-manager funds and cash management products.

Typically, where Genesys has a close relationship with a platform provider (for example, AMP or SOLAR Wrap, as outlined in 'Understanding Genesys' relationships with others'), or a multi-manager fund, the additional payment by that provider will be higher relative to external platforms and funds. It is important that you are aware of this in light of any recommendations we may make concerning these products and services.

Our share of the additional payments

In some circumstances, Genesys may share these additional payments with its Member Firms. The amount received by Member Firms will vary as set out below and will be disclosed to you in your SoA.

Additional incentives

- 30% of the additional payment paid to Genesys may be directed to the Member Firm with the exception of AMP Group products and BT Solar Wrap. 100% of additional payments from AMP Group Products and 60% of additional payments from BT Solar Wrap are received by the Member Firm. These additional payments are calculated and payable regularly.
- If the total additional payment for risk insurance, cash management products, multi-manager funds and platforms attributed to your wealth adviser exceeds \$200,000 in a financial year, your wealth adviser will be paid an additional 6% to 20% of that additional payment.
- The Member Firm Participation Plan (Plan) allows Member Firms or their associates to share in the growth and future prospects of Genesys Holdings Limited (GHL) which is part of the AMP Group. GHL has established the Plan to promote a strong collaborative culture through sharing experience, innovation and skills. The total shares issued under the Plan equates to less than 6% of the issued capital of GHL. No member firm holds more than 1% of the capital of GHL as a result of this scheme.

Other benefits we may receive

We may be offered or receive non-commission benefits such as attendance at training events, entertainment or sponsorship from some product providers at no extra cost to you. Both Genesys and your wealth adviser maintain a register to document

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the benefits received with a value of greater than \$100. A copy of this register can be made available to you within one month of your request.

- **Training and professional development:** Genesys invites a large range of product providers to exhibit at its conference, and charges them a commercial rate for exhibiting and for sending delegates.
This improves the understanding of all Genesys wealth advisers about the range of client solutions available and helps Genesys subsidise the cost of professional development. Genesys advisers pay some or all of the cost of travelling to and/or attending the Genesys annual conference.
- **Discounted products and services:** We are entitled to receive a range of benefits including potential discounts on products and services as a result of our relationship with Multiport.
- **Business Support:** Genesys provides us with financial assistance including subsidies or reimbursements for accounting, legal and bank fees; marketing or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.
- **Business loans:** We are eligible to receive finance for approved business costs at subsidised rates through AMP bank.
- **Product competitions:** We may participate in short term incentive programs such as a product provider that pays additional commissions during a specified period.
Due to the temporary nature of these arrangements, they have not been included in this document. Details of any short term incentives will be outlined in your financial plan.
- **Development and marketing allowance (DMA):** We may qualify to receive a DMA to recognise and reward our growth and quality and to provide financial support for ongoing investment in our long term success. The DMA uses an entitlement rate determined by our ranking relative to other Genesys Member Firms and is payable weekly. The DMA entitlement rate will be calculated twice per year and may range from 0% to 4% depending on our ranking.
For example, if our DMA is set at 3% and our revenue for the payment period was \$10,000, we would receive \$300. This would equate to an annual payment of \$15,600.
The member firm ranking is based on a scorecard which includes business quality and financial performance. Qualitative criteria include business planning, audit rating and continuing education. Financial metrics include total revenue, growth in revenue and value of new funds invested into AMP platforms and PAS.
- **Buy out option:** After at least five continuous years with Genesys we are eligible to sell our client base to Genesys if we leave the financial services industry due to retirement, permanent disablement or death.
Genesys will typically pay us two times our gross revenue (excluding GST) earned in the immediately preceding 12 months, less any amounts we owe Genesys. This payment could be reduced if we do not meet all of the eligibility criteria.

Payments to other professionals

- Pritchard Lees Chartered Accountants. Under this arrangement we pay referral fees to Pritchard Lees Chartered Accountants for the work they perform in referring clients to us. We pay 10% of any upfront or ongoing remuneration for the first 12 months in conjunction with the referral.

Payments from other professionals

- You may be referred to AMP Bank for home and business lending services. We receive up to 0.65% initial commission and up to 0.25% ongoing commission on the loan amount. For example, for a loan of \$100,000 we would receive up to \$650 initial commission and up to \$250 ongoing commission.
- You may be referred to an external specialist to receive further advice. We may receive a referral fee or commission for introducing you to the specialist. This will be disclosed in your financial plan if applicable.

Genesys Wealth Advisers

Genesys Wealth Advisers is a member of the AMP Group.

Genesys holds an Australian Financial Services Licence (Licence number 232686) and authorises your wealth adviser to give advice under this licence.

Essentially, Genesys works with its wealth advisers to ensure they are equipped to give high quality, up-to-date wealth advice.

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Contact details:

Phone: 1800 066 577

Postal address: GPO Box 3936, Sydney NSW 2001

Web: www.genesyswealth.com.au

Genesys is a Professional Partner of the Financial Planning Association (FPA); we are fully committed to the FPA's Code of Ethics and Rules of Professional Conduct.

Genesys has approved the distribution of this Financial Services Guide by your wealth adviser.

Relationships and associations

Genesys

It is important that you understand the relationships that Genesys has with other providers of financial services and products as they could be seen to influence the advice provided by your wealth adviser.

AMP Group

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 are affiliated with Genesys, including:

Product Issuer	Brands used by issuer
The National Mutual Life Association of Australasia Ltd	AMP
National Mutual Funds Management Limited	AMP
NMMT Ltd	Summit, Generations, AXcess
N.M. Superannuation Pty Limited	Summit, Generations, North
Multiport Pty Ltd	Multiport
ipac asset management limited	iAccess
AMP Bank Limited	AMP
AMP Capital Investors Limited	AMP
AMP Superannuation Limited	AMP
AMP Life Limited	AMP
Synergy Capital Management Ltd	Synergy
The Cavendish Group	Cavendish
AMP Capital Funds Management Ltd	AMP

If we recommend a product issued by the AMP Group, 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.

Pension Transfers Direct

Genesys is a minority shareholder of Pension Transfers Direct Pty Ltd, which is a specialist in the transfer of pension funds from the UK to Australia.



SOLAR Wrap Service Administration Platforms

Genesys is the distributor of the SOLAR Wrap Service range of administration platforms. BT Portfolio Services Limited (BTPS) is the operator of, and provides the transaction and administration systems together with the technology support for these platforms.

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Genesys performs a number of administrative functions in association with BTPS and receives payment for its role in these services. Genesys does not own shares in BTPS.

Your privacy

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy please refer to the Appendix to this FSG.

Another financial adviser may be appointed to you if your adviser leaves Genesys or is unable to attend to your needs due to an extended absence from the business. In these circumstances, Genesys will write to you advising you of the change. Your personal information will be passed on to the new adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new adviser.

Professional indemnity insurance

Professional indemnity insurance is maintained by Genesys and your wealth advisers to cover advice, actions and recommendations which have been authorised by Genesys and provided by your wealth adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

Confidence in the quality of our advice

If, at any time, you are not satisfied with the advice you receive, or any other aspect of the service provided by your wealth adviser, you should take the following steps:

- Contact your wealth adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Genesys Complaints on 1800 066 577 or put your complaint in writing and send it to:

Genesys Wealth Advisers
Attention: Complaints Case Manager
Advice and Licensing
Level 8, 750 Collins Street
Docklands Vic 3008

- Genesys 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.

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	Financial Ombudsman Service (FOS) Address: GPO Box 3, Melbourne Victoria 3001 Phone: 1300 780 808 Fax: (03) 9613 6399 Email: info@fos.org.au
Personal information held	The Privacy Commissioner GPO Box 5218, Sydney NSW 2001 Phone: 1300 363 992 Fax: (02) 9284 9666 Email: privacy@privacy.gov.au

ASIC may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.

ADVISER PROFILES

Version: 2.0 March 2014

Issued: 7 March 2014

This adviser profile is part of the Financial Services Guide and is only complete when the business profile, version 4.0 March 2014 is attached.

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David Brown

Your wealth adviser David Brown, ASIC number 239348, is an authorised representative of Genesys Wealth Advisers Limited (Genesys).

David is a principal of Stanford Brown.

Education and qualifications

- Diploma of Financial Planning
- Bachelor of Business
- SMSF
- Company Directors Diploma
- CERTIFIED FINANCIAL PLANNER®



Experience

David has been providing financial advice to clients since 1988.

Memberships

- CFP Member of the Financial Planning Association of Australia (FPA)
- Fellow of the Australian Institute of Company Directors (FAICD)
- Life Member of the Premier Association of Financial Advisers (MDRT)
- Association of Financial Advisers (AFA)

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none">• Guidance on budgeting and goal setting• Business succession planning• Risk and insurance analysis• Savings and wealth creation strategies• Investment planning• Superannuation planning• Pre-retirement planning• Retirement planning• Centrelink planning• Salary packaging advice• Gearing and margin lending strategies• Debt management• Estate planning considerations• Aged care accommodation	<ul style="list-style-type: none">• Cash management trusts• Retirement income streams• Direct fixed interest• Retail and wholesale managed investment schemes• Limited investment guarantees• Socially responsible investments• Hedge funds• Platform and master trust products• Superannuation products• Personal and group insurance (excluding general insurance)• Business succession insurance (excluding general insurance)• Geared products• Self managed super funds(including limited recourse borrowing arrangements)

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of the Stanford Brown.

I have equity in Stanford Brown and may receive capital and profit related benefits.

Jonathan Hoyle

Your wealth adviser Jonathan Hoyle, ASIC number 327247, is an authorised representative of Genesys Wealth Advisers Limited (Genesys).

Jonathan is a principal of Stanford Brown.

Education and qualifications

- Graduate Diploma of Financial Planning
- Master of Arts (Cambridge)
- SMSF
- ASX/ALPA

Experience

Jonathan has been providing financial advice to clients since 1996. He has 17 years experience working in the financial markets of London, New York and Sydney.

Memberships

- Associate member of the Financial Planning Association of Australia (FPA)

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none">• Guidance on budgeting and goal setting• Savings and wealth creation strategies• Investment planning• Superannuation planning• Pre-retirement planning• Retirement planning• Centrelink planning• Risk and insurance analysis• Business succession planning• Salary packaging advice• Gearing and margin lending strategies• Debt management• Estate planning considerations• Aged care accommodation• Direct Equities• UK Pension Transfers	<ul style="list-style-type: none">• Cash management trusts• Retirement income streams• Direct fixed interest• Retail and wholesale managed investment schemes• Limited investment guarantees• Socially responsible investments• Hedge funds• Platform and master trust products• Superannuation products• Personal and group insurance (excluding general insurance)• Business succession insurance (excluding general insurance)• Geared products• Self managed super funds(including limited recourse borrowing arrangements)• Direct shares

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of the Stanford Brown.

I have equity in Stanford Brown and may receive capital and profit related benefits.

Hamish Harvey

Your wealth adviser Hamish Harvey, ASIC number 302140, is an authorised representative of Genesys Wealth Advisers Limited (Genesys).

Hamish is a principal of Stanford Brown.

Education and qualifications

- Graduate Diploma of Financial Planning
- Bachelor of Commerce (Bond)
- SMSF
- ASX/ALPA

Experience

Hamish has been providing financial advice to clients since 1999.

Memberships

- Associate member of the Financial Planning Association of Australia (FPA)

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none">• Guidance on budgeting and goal setting• Savings and wealth creation strategies• Investment planning• Superannuation planning• Pre-retirement planning• Retirement planning• Centrelink planning• Risk and insurance analysis• Business succession planning• Salary packaging advice• Gearing and margin lending strategies• Debt management• Estate planning considerations• Aged care accommodation• Direct Equities• UK Pension Transfer	<ul style="list-style-type: none">• Cash management trusts• Retirement income streams• Direct fixed interest• Retail and wholesale managed investment schemes• Limited investment guarantees• Socially responsible investments• Hedge funds• Platform and master trust products• Superannuation products• Personal and group insurance (excluding general insurance)• Business succession insurance (excluding general insurance)• Geared products• Self managed super funds(including limited recourse borrowing arrangements)• Direct shares

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of the Stanford Brown.

I have equity in Stanford Brown and may receive capital and profit related benefits.

Vincent O’Neill

Your wealth adviser Vincent O’Neill, ASIC number 339541 is an authorised representative of Genesys Wealth Advisers Limited (Genesys).

Education and qualifications

- Advanced Diploma of Financial Planning
- Bachelor of Business & Legal Studies
- SMSF
- ASX/ALPA

Experience

Vincent has been providing financial advice to clients since 2009.

Memberships

- Associate member of the Financial Planning Association of Australia (FPA)

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none">• Guidance on budgeting and goal setting• Savings and wealth creation strategies• Investment planning• Superannuation planning• Pre-retirement planning• Retirement planning• Centrelink planning• Risk and insurance analysis• Business succession planning• Salary packaging advice• Gearing and margin lending strategies• Debt management• Estate planning considerations• Aged care accommodation• Direct Equities• UK Pension Transfers	<ul style="list-style-type: none">• Cash management trusts• Retirement income streams• Direct fixed interest• Retail and wholesale managed investment schemes• Limited investment guarantees• Socially responsible investments• Hedge funds• Platform and master trust products• Superannuation products• Personal and group insurance (excluding general insurance)• Business succession insurance (excluding general insurance)• Geared products• Self managed super funds(including limited recourse borrowing arrangements)• Direct shares

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of the Stanford Brown.

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Nick Press

Your wealth adviser Nick Press, ASIC number 416513, is an authorised representative of Genesys Wealth Advisers Limited (Genesys).

Education and qualifications

- Graduate Diploma of Applied Finance
- Bachelor of Arts
- Advanced Diploma Financial Planning
- Diploma of Finance and Mortgage Broking Management

Experience

Nick has been providing financial advice to clients since 2012.

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none">• Mortgage Broking• Commercial Finance• Leasing	<ul style="list-style-type: none">• Debt Management

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of the Stanford Brown.

Antony Wray

Your wealth adviser Antony Wray, ASIC number 249789, is an authorised representative of Genesys Wealth Advisers Limited (Genesys).

Education and qualifications

- Diploma of Financial Planning
- Bachelor of Business
- SMSF
- Margin Lending and Geared Investments
- CERTIFIED FINANCIAL PLANNER®



Experience

Tony has been providing financial advice to clients since 1993.

Memberships

- Associate member of the Financial Planning Association of Australia (FPA)
- Association of Financial Advisers (AFA)

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none">• Guidance on budgeting and goal setting• Savings and wealth creation strategies• Investment planning• Superannuation planning• Pre-retirement planning• Retirement planning• Centrelink planning• Risk and insurance analysis• Business succession planning• Salary packaging advice• Gearing and margin lending strategies• Debt management• Estate planning considerations• Aged care accommodation• Direct Equities	<ul style="list-style-type: none">• Cash management trusts• Retirement income streams• Direct fixed interest• Retail and wholesale managed investment schemes• Limited investment guarantees• Socially responsible investments• Hedge funds• Platform and master trust products• Superannuation products• Personal and group insurance (excluding general insurance)• Business succession insurance (excluding general insurance)• Geared products• Self managed super funds(including limited recourse borrowing arrangements)• Direct shares

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of the Stanford Brown.

James Jagodnik

Your wealth adviser James Jagodnik, ASIC number 426580, is an authorised representative of Genesys Wealth Advisers Limited (Genesys).

Education and qualifications

- Advanced Diploma of Financial Planning
- Bachelor of Law
- Bachelor of Commerce
- SMSF
- Margin Lending and Geared Investments
- ASX/ALPA

Experience

James has been providing financial advice to clients since 2011.

Memberships

- Associate member of the Financial Planning Association of Australia (FPA)
- Association of Financial Advisers (AFA)

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none">• Guidance on budgeting and goal setting• Savings and wealth creation strategies• Investment planning• Superannuation planning• Pre-retirement planning• Retirement planning• Centrelink planning• Risk and insurance analysis• Business succession planning• Salary packaging advice• Gearing and margin lending strategies• Debt management• Estate planning considerations• Aged care accommodation• Direct Equities	<ul style="list-style-type: none">• Cash management trusts• Retirement income streams• Direct fixed interest• Retail and wholesale managed investment schemes• Limited investment guarantees• Socially responsible investments• Hedge funds• Platform and master trust products• Superannuation products• Personal and group insurance (excluding general insurance)• Business succession insurance (excluding general insurance)• Geared products• Self managed super funds(including limited recourse borrowing arrangements)• Direct shares

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of the Stanford Brown.

Imke Reifarth

Your wealth adviser Imke Reifarth, ASIC number 415331, is an authorised representative of Genesys Wealth Advisers Limited (Genesys).

Education and qualifications

- Master of Arts
- MBA
- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Financial Planning) (Kaplan)
- Margin Lending and Geared Investments
- Certificate IV in Finance and Mortgage Broking
- ASX/ALPA
- Self Managed Superannuation Funds

Experience

Imke has been providing financial advice to clients since 2012

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
• Guidance on budgeting and goal setting	• Cash management trusts
• Savings and wealth creation strategies	• Retirement income streams
• Investment planning	• Direct fixed interest
• Superannuation planning	• Retail and wholesale managed investment schemes
• Retirement planning	• Limited investment guarantees
• Centrelink planning	• Socially responsible investments
• Risk and insurance analysis	• Hedge funds
• Business succession planning	• Platform and master trust products
• Salary packaging advice	• Superannuation products
• Gearing and margin lending strategies	• Personal and group insurance (excluding general insurance)
• Debt management	• Business succession insurance (excluding general insurance)
• Estate planning considerations	• Geared products

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of the Stanford Brown.

Frank Mulcahy

Your wealth adviser Frank Mulcahy, ASIC number 444604 is an authorised representative of Genesys Wealth Advisers Limited (Genesys).

Education and qualifications

- Certified Financial Planner Certification, Financial Planning Association, Australia
- Advanced Diploma in Financial Planning, Securities Institute of Australia
- Advanced Diploma in Financial Planning, Chartered Insurance Institute, United Kingdom
- Diploma in Financial Planning, Chartered Insurance Institute, United Kingdom
- Certificate in Financial Planning, 124 Chartered Insurance Institute, United Kingdom
- Certified Financial Planner Certification, Financial Standard Planning Board, Ireland
- Diploma of Financial Planning, Ireland
- M.A. Trinity College Ireland
- B.A in Economics and Finance Trinity College Ireland
- ASX/ALPA
- Self Managed Superannuation Funds

Experience

Frank has been providing financial advice to clients since 2004.

Memberships

- Associate member of the Financial Planning Association of Australia (FPA)
- Associate member of the Personal Finance Society UK
- Associate member of the Life Insurance Association of Ireland

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none">• Guidance on budgeting and goal setting	<ul style="list-style-type: none">• Cash management trusts
<ul style="list-style-type: none">• Savings and wealth creation strategies	<ul style="list-style-type: none">• Retirement income streams
<ul style="list-style-type: none">• Investment planning	<ul style="list-style-type: none">• Direct fixed interest
<ul style="list-style-type: none">• Superannuation planning	<ul style="list-style-type: none">• Retail and wholesale managed investment schemes
<ul style="list-style-type: none">• Pre-retirement planning	<ul style="list-style-type: none">• Limited investment guarantees
<ul style="list-style-type: none">• Retirement planning	<ul style="list-style-type: none">• Socially responsible investments
<ul style="list-style-type: none">• Centrelink planning	<ul style="list-style-type: none">• Hedge funds
<ul style="list-style-type: none">• Risk and insurance analysis	<ul style="list-style-type: none">• Platform and master trust products
<ul style="list-style-type: none">• Business succession planning	<ul style="list-style-type: none">• Superannuation products

Financial Services Guide

Strategies	Products
<ul style="list-style-type: none">• Salary packaging advice• Gearing• SMSF• Direct Equities	<ul style="list-style-type: none">• Personal and group insurance (excluding general insurance)
<ul style="list-style-type: none">• Gearing and margin lending strategies	<ul style="list-style-type: none">• Business succession insurance (excluding general insurance)
<ul style="list-style-type: none">• Debt management	<ul style="list-style-type: none">• Geared products
<ul style="list-style-type: none">• Estate planning considerations	<ul style="list-style-type: none">• UK Pension Transfers
<ul style="list-style-type: none">• Aged care accommodation	

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of the Stanford Brown.

Appendix: 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 licenses 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 Genesys may have access to this information when providing financial advice or services to you;
- Your adviser may, in future, disclose information to other financial advisers, brokers and those who are authorised by Genesys 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 accessed via the AMP Privacy Policy from March 2014.
- 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 Genesys 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 planner or Genesys holds about you at any time to correct or update it as set out in 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 www.amp.com.au/privacy or you can contact us.