

(STANFORD BROWN)
Financial Advisers



Financial Services Guide





PART 1 – FINANCIAL SERVICES GUIDE

At Stanford Brown, 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, Stanford Brown can help you set and achieve your wealth and lifestyle goals.

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Lunar Group or your Authorised Representatives of Lunar Group, as the context requires.

The Lunar Group has approved the distribution of this Financial Services Guide (Version 6.7) by your Stanford Brown adviser.

Part 1 of this FSG provides you with important information on how to engage with one of our advisers and contains the following important information designed to help you decide on whether to use our services:

- the financial services we offer as Authorised Representatives of The Lunar Group;
- The Lunar Group as the holder of an AFSL;
- the financial services that The Lunar Group offer;
- the process we follow to provide financial services;
- how we, our associates, and The Lunar Group are paid;
- any arrangements which may influence our advice to you;
- how we and The Lunar Group protect your privacy; and
- who to contact if you have a complaint or if you are not satisfied with the services provided.
- our Privacy Policy and information we may request from you in order to provide you with advice and services which are appropriate to you.

Part 2 of this FSG is contains the Adviser Profiles and contains information about your adviser, their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products about which your adviser can provide advice.

You must read each of these sections in conjunction with Part 2, which provides more detail to allow you to make an informed decision about whether to use the financial services we offer.

Together, these documents form the complete FSG which we, as Authorised Representatives, are required to provide.

Part 1 - FSG Version: 6

Issue Date: 14 August 2018

Part 2 - Adviser Profile Version: 7

Issue Date: 2 May 2018



About The Lunar Group

The Lunar Group holds an Australian Financial Services Licence (AFSL No 470948) issued by the Australian Securities and Investments Commission.

As the holder of an AFSL, The Lunar Group is responsible for the financial services we provide to you. The Lunar Group acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, The Lunar Group, as the holder of an AFSL, does not act on behalf of any other person or licensee. The Lunar Group is only responsible for the services offered in the FSG.

The law requires The Lunar Group to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by The Lunar Group and/or its Authorised Representatives. The Lunar Group has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

The Lunar Group 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. We are also registered with the Tax Practitioners Board (TPB) as to provide tax (financial) advice services to clients according to the Tax Agent Services Act 2009 (TASA).



Contact details:

Phone: 02 9904 1555
Post: PO Box 1173, NORTH SYDNEY NSW 2059
Email: info@thelunargroup.com.au

About Stanford Brown

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

Stanford Brown has been established for more than 30 years, providing a range of financial advice and assistance to help people grow, manage and protect their wealth. We can help you create the financial security that lets you focus on what's really important in your life.

Contact Details

Phone: 02 9904 1555
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Post: PO Box 1173, NORTH SYDNEY NSW 2059
Office: Level 8, 15 Blue Street NORTH SYDNEY NSW 2060



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:

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.

Considering the opportunities and risks

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

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.

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.

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.



What financial services do we offer

Your adviser at Stanford Brown is authorised by The Lunar Group to provide advisory services designed to help you create, manage and protect your wealth. We are able to advise on the below strategies and provide financial product advice and to deal in a wide range of products (unless otherwise stated in Part 2 of this Guide):

Strategies	Products
<ul style="list-style-type: none">• Guidance on budgeting and goal setting• Savings and wealth creation strategies• Investment planning• Superannuation advice included self managed super funds• Pre-Retirement and Retirement planning• Centrelink planning• Risk and insurance analysis• Business succession planning• Gearing strategies• Debt management• Direct Equities• UK Pension Transfers• Aged Care Accommodation• Estate planning*	<ul style="list-style-type: none">• Deposit products• Superannuation and retirement income streams• Direct fixed interest• Direct equities• Retail and wholesale managed investment schemes• Socially responsible investments• Hedge funds• Managed investment schemes including investor directed portfolio services• Life insurance products (excluding general insurance) for personal, group plans and business succession• Standard margin lending products• Self-managed super funds (including limited recourse borrowing arrangements)

* Although we provide estate planning advice and aged care as part of or incidental to the provision of financial planning advice, we can arrange to provide refer you to specialist who deal in these professional services, where required.

Approved Products

A range of financial products offered by many leading financial product providers are available for recommendation by us. Details of the available products we can recommend are contained in the Approved Product List (APL).

The Lunar Group receives product advice from the Lunar Group Investment Committee which includes internal and external experts who conduct financial product research and to decide upon a single house view on financial markets. We conduct due diligence on external research report providers that provide us with research which is used to carefully select and maintain an extensive list of Approved Products for us to select from.

We will only recommend a product to you after considering its appropriateness to your individual objectives, financial situation and needs. The recommendations will be made after conducting an investigation into the financial products and may require us to investigate and consider a financial product which is not on the APL.

Transaction services

If you would like us to help you complete a specific transaction but you do not require advice from us, we may also arrange to execute your instructions without providing you with personal advice. You can 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.

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.



Documents you may receive

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

Letter of Engagement

After our initial consultation, we will prepare for you a Letter of Engagement which is an agreement outlining the agreed scope of advice and sets out the initial advice fee and ongoing adviser service fees before you make a commitment to engage our services.

Statement of Advice (SoA) and Record of Advice (RoA)

The SoA will set out the advice that has been tailored to your specific circumstances and 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. If your personal circumstances have not significantly changed, you may receive further advice in a RoA. 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.

Ongoing Services Agreement (OSA)

The Ongoing Services Agreement outlines our ongoing services offering and the ongoing costs to engage in our services. It includes the review services we will provide to you, as well as the frequency these will be delivered, how much it will cost, your payment method and how the service can be terminated.

Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide

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.

Fee Disclosure Statement (FDS) and Ongoing Services Renewal Notice

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period.

We will meet with you periodically to review your financial circumstances if we agree to an ongoing advice service arrangement which includes a regular review component. This will be documented in your Ongoing Service Arrangement and/or SoA. Where you have entered into an ongoing fee arrangement after 1 July 2013, we will renew your arrangement with you at a minimum of every two years.



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 the remuneration we may receive as a result of the advice services provided to you.

Initial fees for our advice

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you.

We will discuss the upfront and ongoing fees with you before preparing the Letter of Engagement before we proceed with further research and preparation of your financial plan.

Ongoing advice service fees

The ongoing advice service fee covers the cost to review the strategies and the products managed on your behalf as documented in our advice to you. An ongoing review services helps you take advantage of opportunities as they become available, adjust to your financial plan to meet changes in goals or legislation and to help you stay on track to meet your financial objectives.

The proposed ongoing advice fee structure will be outlined within your Letter of Engagement prior to the commencement of any work so that you are aware of the proposed ongoing costs. You will receive an estimate of the annual ongoing services fees within your Statement of Advice where we will seek your authority within the accompanying Ongoing Services Agreement.

The fee for the ongoing advice service fee 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.

Example of ongoing advice service fees

Your Letter of Engagement proposes that the ongoing advice fee structure will be a tiered scale based on your portfolio balance as shown below:

Portfolio range	Advice fee (ex GST)
<i>First \$500,000</i>	<i>1.00%</i>
<i>Next \$500,000</i>	<i>0.70%</i>
<i>Next \$2,000,000</i>	<i>0.50%</i>

If you accept our advice and services to manage your portfolio valued at \$2,500,000, then the ongoing portfolio management fees based on the above fee scale will be \$16,000 per annum (averaging 0.64% of the portfolio value). Please note that the above rates are an example only.

Payments from life insurance products

Initial and ongoing commissions from insurance providers may be received by The Lunar Group. These commissions are paid to The Lunar Group by the life company that issues the product that your Stanford Brown adviser recommends to you acquire. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.



The initial commission is paid in the first year by the product issuer to The Lunar Group. Ongoing commissions are payments paid by product issuers to The Lunar Group in the years after the first year. These commissions may be passed onto Stanford Brown and your adviser.

If you initiate an increase to your cover, The Lunar Group may receive initial and ongoing commissions on the increase to your policy cost. The ongoing commission on a client initiated increase is only paid in respect of the period that starts from the first anniversary of the increase. Conversely, if you initiate a decrease to your cover then ongoing commissions to The Lunar Group will also reduce. Should you cancel any recommended life policies within 12 months of implementation, we reserve the right to invoice you to recover the costs to research, prepare and implement the advice which was provided to you.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), The Lunar Group may receive up to 28% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that The Lunar Group may receive is set out in the table below:

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 140%	0 - 38.5%
1 January 2018 - 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 - 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	0 - 60%	0 - 20%

* The Lunar Group may receive the pre 1 January 2018 commission rates above from the product issuer if:

- your policy was issued before 1 January 2018 and you exercise an option to establish new or additional cover under your policy after 1 January 2018; or
- your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

Note: Should you proceed with any recommended life insurance policies and subsequently cancel these policies within the first 24 months, Stanford Brown reserves the right to invoice you to recover the costs to research, prepare and implement the advice we have given to you.

Example of payments from life insurance products

You have an existing policy with us, issued in 2017, and in 2018 you decide to increase the cover on that policy with a corresponding increase in policy cost of \$100 pa. The Lunar Group may receive up to \$140 (140% excl. GST) as initial commission on that increase and may pass up to \$140 pa to us. The ongoing commission payable to The Lunar Group in respect of this increased policy cost may be up to \$38.50 (38.5% excl GST).

Or, we recommend an insurance product to you and it is issued on 2 April 2018. The annual policy cost is \$450. The Lunar Group may receive up to \$360 (80% excl. GST) as an initial commission and may pass up to \$360 to us. Assuming the policy cost stays the same each year, The Lunar Group may receive up to \$90 pa (20% excl. GST) as an ongoing commission and may pass up to \$90 pa to us.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that The Lunar Group and we are entitled to receive if you decide to purchase a life insurance product, in your SoA or RoA.



Payments from margin lending products

If we organise, or increase a margin loan for you, The Lunar Group may receive payments in the form of ongoing commissions from the margin loan provider. Commissions on margin lending products may only be payable in certain circumstances where an arrangement exists as at 1 July 2013. Where you have entered into a margin lending product arrangement prior to 1 July 2014, commissions may be payable where The Lunar Group had an existing arrangement with the margin loan provider prior to 1 July 2013. These commissions range between 0.0% and 0.5% p.a. of your loan balance. The Lunar Group may pass up to 100% of these commissions to us.

No commissions are paid to us for new margin lending products placed after 1 July 2013.

Example of payments from margin lending products

We recommend you borrow \$10,000 through a margin loan. The applicable ongoing commission is 0.5% p.a. Assuming the loan balance stays the same, each year The Lunar Group will receive ongoing commission of \$50 and may pass up to \$50 to us.

Payment methods

We may receive payments for our services as:

- fees paid by clients either directly or by deduction from your investments under management;
- commissions paid by product providers;
- other payments by product providers; and
- other benefits.

Details of any fees, commissions or other benefits that we, The Lunar Group or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SoA or RoA when personal advice is given. The Lunar Group may pass on up to 100% of any fees and commissions received to Stanford Brown.

Distribution of fees

The Lunar Group receives either a flat fee or may retain between 0% and 30% of all adviser remuneration, plus a professional indemnity insurance fee for the provision of services required under its AFS Licence. The balance is distributed to Stanford Brown.

The Lunar Group Managed Accounts

The Lunar Group's Managed Account is a dynamic portfolio management service which is structured within a managed investment scheme where a selection of diversified managed funds, equities and bonds are held in Model Portfolios designed in accordance a particular risk profile. The underlying investments are researched and recommended by the Lunar Group Investment Committee.

If your adviser recommends a portion of your funds to be invested in the Lunar Group Managed Account, The Lunar Group will receive an Investment Management fee of 0.28% + GST to cover operational costs, research and investment advice provided by the Lunar Group Investment Committee. This fee is not passed to your financial adviser. For example, if your adviser recommends that you invest \$100,000 in the Lunar Group Managed Account, the Investment Management Fee will be \$308. All fees will be disclosed in your Statement of Advice.



Other payments The Lunar Group may receive

For investment products, including superannuation and annuities, commissions are generally deducted from the funds you invest. Commissions on investment products may only be payable in certain circumstances where an arrangement exists as at 1 July 2013. Where you acquire an investment product before 1 July 2014, commissions may be payable where The Lunar Group has an existing arrangement with the product issuer prior to 1 July 2013.

For example (pre 1 July 2013), we recommend you invest \$10,000 in an investment product where the applicable initial commission is 1% and ongoing commissions are 1% p.a. The Lunar Group may receive initial commission of \$100 and may pass up to \$100 of that to us. Assuming the investment amount stays the same, each year The Lunar Group will receive ongoing commission of \$100 and may pass up to \$100 to us. Where applicable, these arrangements will be detailed in your Statement of Advice along with an explanation of the calculation.

The Lunar Group has in place Dealer Fee arrangements with a number of Investor Directed Portfolio services. These payments are an explicit fee charged to your investment portfolio. For a list of product providers with whom The Lunar Group has a Dealer Fee arrangement, please contact our Head Office.

The Lunar Group and Stanford Brown have arrangements with a number of insurance product providers. These payments are based on total inforce premium and lapse rates for policies lodged before 1 January 2018 and in force before 31 March 2018. These payments do not represent an additional charge to you and any such bonuses will be paid to the Lunar Group. For a list of product providers with whom The Lunar Group has arrangements, please contact our Head Office.

In addition, The Lunar Group may receive benefits as part of the Professional Partner Program in the form of education, training and other support and resources to assist in the delivery of financial advice. Participants in the Professional Partner Program may pay a fee to The Lunar Group. Participants may be given the opportunity to provide training about their financial products. The total amount of fees, or the fees that may be paid by each individual product provider, will depend upon the commercial arrangements that may be negotiated from time to time between The Lunar Group and each product provider.

Other benefits we may receive

Stanford Brown 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. We maintain a register detailing any benefit we receive which is valued at between \$100 and \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes. A copy of this register can be made available to you within one month of your request.

Payments to other professionals

A third party may receive a fee should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker. This fee does not represent an additional cost to you. You will receive more detailed information concerning any referral fee in your SoA or other relevant advice documents.

Our current referral arrangements are:

- **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.
- **The Board of Advice Pty Ltd.** Under this arrangement we pay referral fees for an introduction who proceeds to engage us for financial planning services. This payment could be up to 20-25% of the initial planning fee and ongoing fees received thereafter.



Payments from other professionals

You may be referred to an external professional to receive further specialist advice. Any referral fee or commission received for introducing you to the specialist will be disclosed in your financial plan if applicable. Current referral arrangements to Stanford Brown are:

- **Patrick Bright, EPS Property Search.** Under this arrangement we receive a one off referral fee equating to 20% of any upfront payment relating to the clients we refer.

Other Services

We may provide services other than financial planning services. While we may provide these other services, you should understand that these other services are not provided under The Lunar Group's AFSL and The Lunar Group does not train, support or supervise the provision of these other services and has no responsibility in relation to these services

Stanford Brown Super Solutions

If you have, or are recommended to establish a Self-Managed Super Fund, we may refer you to Stanford Brown Super Solutions (an SMSF administration service in conjunction with SuperIQ). Whilst this offering is owned by Stanford Brown Group Pty Ltd, there are no fees or charges payable to Stanford Brown, all expenses are payable to SuperIQ to cover the costs associated with administering your Self-Managed Super Fund.

Stanford Brown Home Loans

Stanford Brown Home Loans is 50% owned by Stanford Brown Group Pty Ltd and 50% by JR Loans Pty Ltd. Stanford Brown Home Loans does not hold, and is not a representative of an Australian Credit Licence. All mortgage broking activity and credit related advice is conducted by JR Loans Pty Ltd T/as John Ruddick Home Loans being a Corporate Authorised Representative of Australian Financial Group (ACL No.: 389087).



REPORTING YOUR CONCERNS

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 Stanford Brown adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact The Lunar Group Complaints on 02 9904 1555 or put your complaint in writing and send it to:

The Lunar Group

Attention: Compliance Manager
PO Box 1173
NORTH SYDNEY NSW 2059

The Lunar Group will try to resolve your complaint quickly and fairly. Some complex matters may require may take an extended period of time to thoroughly investigate the complaint and endeavour to bring it to resolution within 45 days.

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	<i>If lodged before 1 November 2018</i> Financial Ombudsman Service (FOS) ** Mail: GPO Box 3, Melbourne Victoria 3001 Phone: 1800 367 287 (Free Call) Online: www.fos.org.au Email: info@fos.org.au	<i>If lodged on or after 1 November 2018</i> Australian Financial Complaints Authority Mail: GPO Box 3, Melbourne VIC 3001 Phone: 1800 931 678 (Free Call) Online: www.afc.org.au Email: info@afc.org.au
	The Privacy Commissioner GPO Box 5218, Sydney NSW 2001 Phone: 1300 363 992 Fax: (02) 9284 9666 Email: privacy@privacy.gov.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	

** Financial Ombudsman Service (FOS)

FOS is the largest external dispute resolution scheme which will be transitioned to the Australian Financial Complaints Authority (AFCA) on 1 November 2018. Please note that Stanford Brown will be a member of AFCA once this transition from FOS to AFCA occurs.

The Australian Securities & Investments Commission (ASIC) is Australia’s corporate, markets and financial services regulator. ASIC contributes to maintaining Australia’s economic reputation by ensuring Australia’s financial markets are fair and transparent, and is supported by informed investors and consumers alike.

ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by writing to:

Australian Securities & Investments Commission

GPO Box 9827 or PO Box 4000
Your Capital City Gippsland Mail Centre
Victoria 3841



Before you send your concern to any of these respective bodies, please contact them first to understand the process of lodging your concern with them. Furthermore, you may use to obtain information about your rights and to make a complaint via www.asic.gov.au or the ASIC infoline on 1300 300 630.

Professional indemnity insurance

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



YOUR PRIVACY

Why we collect your personal information

As part of the financial planning process, we need to collect information about you in order to understand your situation to develop a suitable financial plan for you. Where possible we will obtain that information directly from you, but we may also obtain it from other sources such as your employer or accountant after we seek your authority. If the 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 collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

Collecting and disclosing your personal information

We may disclose your personal information to other members of The Lunar Group or Stanford Brown where you have engaged and authorised us to advise or deal in a financial product, service provider or other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

The Lunar Group is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.



Other important information

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at <http://stanfordbrown.com.au>. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

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

- Your adviser and The Lunar Group 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 The Lunar Group to review customers' needs and circumstances from time to time.
- 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 Lunar Group in providing financial advice and services to you. Please view The Lunar Privacy Policy online for a list of countries where these service providers may access your personal information.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct and online marketing (subject to your ability to opt-out as set out in The Lunar Group Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and The Lunar Group 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 The Lunar Group holds about you at any time to correct or update it as set out in The Lunar Group Privacy Policy. The Lunar Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.



PART 2 - ADVISER PROFILES

David Brown

Your adviser David Brown, ASIC number 239348 is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group. David is a Principal of Stanford Brown.

Education and qualifications

- Diploma of Financial Planning
- Bachelor of Business
- Company Directors Diploma
- Certified Financial Planner® of the Financial Planning Association of Australia (FPA)



Experience

- David has been providing financial advice to clients since 1987.

Memberships

- Fellow of the Australian Institute of Company Directors (FAICD)
- Life Member of the Premier Association of Financial Advisers (MDRT)
- Association of Financial Advisers (AFA)
- Registered Tax (Financial) Adviser with the Tax Practitioners Board

Advice I can provide

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



Jonathan Hoyle

Your adviser Jonathan Hoyle, ASIC number 327247, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group. Jonathan is a Principal of Stanford Brown.

Education and qualifications

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

Experience

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

Memberships

- AFP® member of the Financial Planning Association of Australia (FPA)
- Association of Financial Advisers (AFA)
- Registered Tax (Financial) Adviser with the Tax Practitioners Board

Advice I can provide

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



Hamish Harvey

Your adviser Hamish Harvey, ASIC number 302140, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Hamish is a Principal of Stanford Brown.

Education and qualifications

- Graduate Diploma of Financial Planning
- Bachelor of Commerce (Bond)
- SMSF
- ASX Approved Listed Product Adviser Program (ALPA)
- Certified Financial Planner® of the Financial Planning Association of Australia (FPA)



Experience

- Hamish has been providing financial advice to clients since 1999.

Memberships

- CFP® member of the Financial Planning Association of Australia (FPA)
- Registered Tax (Financial) Adviser with the Tax Practitioners Board

Advice I can provide

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



Vincent O'Neill

Your adviser Vincent O'Neill, ASIC number 339541, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Vincent is a Principal of Stanford Brown.

Education and qualifications

- Advanced Diploma of Financial Planning
- Bachelor of Business & Legal Studies
- SMSF
- ASX Approved Listed Product Adviser Program (ALPA)

Experience

- Vincent has been providing financial advice to clients since 2009.

Memberships

- AFP® member of the Financial Planning Association of Australia (FPA)
- Registered Tax (Financial) Adviser with the Tax Practitioners Board

Advice I can provide

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



James McFarland

Your adviser is James McFarland, ASIC number 326000, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Education and qualifications

- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Financial Planning) (Kaplan)

Experience

- James has been providing financial advice to clients since 2008.

Memberships

- Association of Financial Advisers (AFA)
- Registered Tax (Financial) Adviser with the Tax Practitioners Board

Advice I can provide

Strategies	Products
<ul style="list-style-type: none">• Guidance on budgeting and goal setting• Risk and insurance analysis• Business succession planning• Savings and wealth creation• Superannuation planning• Estate planning considerations	<ul style="list-style-type: none">• Personal and group insurance (excluding general insurance)• Business Succession Insurance (excluding general insurance)• Superannuation 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 Stanford Brown.



Andrew Griffin

Your adviser is Andrew Griffin, ASIC number 463298, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Education and qualifications

- Bachelor of Agricultural Economics (The University of Sydney)
- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Financial Planning) (Kaplan)
- SMSF (University of Adelaide/Cavendish)
- ASX Approved Listed Product Adviser Program (ALPA - Kaplan)

Experience

- Andrew has been providing financial advice to clients since 2014.

Memberships

- AFP® member of the Financial Planning Association of Australia (FPA)

Advice I can provide

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• Debt management• Estate planning considerations• Aged care accommodation• Direct Equities• SMSF	<ul style="list-style-type: none">• Cash management trusts• Retirement income streams• 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)• Direct Shares• 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 Stanford Brown.



Barney Monaghan

Your adviser Barney (Barnabas) Monaghan, ASIC number 300666, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Education and qualifications

- Diploma of Financial Services (Financial Planning), Tribeca/ThreeSixty
- Bachelors of Arts (Philosophy), Flinders University

Experience

- Barney has been providing financial advice to clients since 2009.

Memberships

- Association of Financial Advisers (AFA)
- Registered Tax (Financial) Adviser with the Tax Practitioners Board

Advice I can provide

Strategies	Products
<ul style="list-style-type: none">• Guidance on budgeting and goal setting• Risk and insurance analysis• Business succession planning• Savings and wealth creation• Superannuation planning• Estate planning considerations	<ul style="list-style-type: none">• Personal and group insurance (excluding general insurance)• Business Succession insurance (excluding general insurance)• Superannuation 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 Stanford Brown.



Cris Abellar

Your adviser Cris (Maricris) Abellar, ASIC number 350757, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Education and qualifications

- Completed Certified Financial Planner® Program of the Financial Planning Association of Australia (FPA)
- Diploma of Financial Services (Financial Planning) (Kaplan)
- Bachelor of Business Administration with Bachelor of Commence – Accounting (Macquarie University)
- Graduate Diploma of Chartered Accounting (Chartered Accountants Australia)
- Self Managed Super Funds (Kaplan)
- Margin Lending and Gearing Investments (Kaplan)
- ASX Approved Listed Product Adviser Program (ALPA - Kaplan)

Experience

- Cris has been providing financial advice to clients since 2010.

Memberships

- CFP® of the Financial Planning Association of Australia
- Registered Tax (Financial) Adviser with the Tax Practitioners Board

Advice I can provide

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 • 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 Stanford Brown.



Jenny Gao

Your adviser is Jenny (Lin) Gao, ASIC number 1238995, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Education and qualifications

- Currently completing Certified Financial Planner® (FPA)
- Masters of Marketing – University of Newcastle
- Masters of Professional Accounting – University of England
- Advanced Diploma of Financial Planning – Kaplan Professional Education
- Diploma of Financial Planning – Kaplan Professional Education
- ASX Approved Listed Product Adviser Program (ALPA - Kaplan)

Experience

- Jenny has been providing financial advice to clients since 2016.

Memberships

- AFP® member of the Financial Planning Association of Australia (FPA)
- Registered Tax (Financial) Adviser with the Tax Practitioners Board

Advice I can provide

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• Debt management• Estate planning considerations• 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)• 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 Stanford Brown.



Jordan Ryan

Your adviser is Jordan Ryan, ASIC number 463835, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Education and qualifications

- Currently completing Certified Financial Planner® (FPA)
- Bachelor of Commence (Finance and Financial Planning) – Griffith University

Experience

- Jordan has been providing financial advice to clients since 2014.

Memberships

- AFP® member of the Financial Planning Association of Australia (FPA)
- Registered Tax (Financial) Adviser with the Tax Practitioners Board

Advice I can provide

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• Debt management• Estate planning considerations	<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)

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 Stanford Brown.



James Diegelman

Your adviser James Diegelman, ASIC number 1245575, is a sub-authorised representative of Stanford Brown Group Pty Ltd (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group (AFSL 470948).

Education and qualifications

- Bachelor of Business (Australian Catholic University)
- Diploma of Financial Planning (Pinnacle Financial Services)
- Advanced Diploma of Financial Planning (Kaplan)
- Self Managed Superannuation Funds (Kaplan Professional Education)

Experience

- James has been providing financial advice to clients since 2016.

Memberships

- AFP® 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• Debt management• Estate planning considerations	<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)

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 Stanford Brown.



Kirsten Lynn

Your adviser Kirsten Lynne, ASIC number 1249702, is a sub-authorized representative of Stanford Brown Group Pty Ltd (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group (AFSL 470948).

Education and qualifications

- Bachelor of Arts (Hons) and Bachelor of Laws (University of New South Wales)
- Masters of Public Policy (Australian National University)
- Graduate Diploma Legal Practice (College of Law)
- Advanced Diploma of Financial Planning (Kaplan Professional)
- Diploma of Financial Planning (Kaplan Professional)

Experience

Kirsten has been providing financial advice to clients since 2016.

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• Debt management• Estate planning considerations	<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)

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 Stanford Brown.



Stephen Wilson

Your adviser Stephen Wilson, ASIC number 1263661, is a sub-authorised representative of Stanford Brown Group Pty Ltd (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group (AFSL 470948).

Education and qualifications

- Bachelor of Business (University of Technology Sydney)
- Masters of Financial Planning (Deakin University)
- ASX Approved Listed Product Adviser Program (ALPA - Kaplan)

Experience

Stephen is authorised to provide financial advice to clients from 2018.

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• Debt management• Estate planning considerations	<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)

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 Stanford Brown.