

Financial Services and Credit Guide

Future Proof Financial

Version: 2.2

Date prepared: Friday, 10 March 2017

AMP Advice is a trademark of AMP Limited and it is licensed to Future Proof Financial



It is important that you read this Financial Services and Credit Guide (FSCG). It contains information that will help you decide whether to use any of the financial services offered by us, as described in this guide, including:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee AMP Financial Planning Limited (AMPFP)
- our fees and how we, your adviser and AMPFP, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or AMPFP

Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

As part of the process of understanding your needs, we may provide you with summary documents outlining your goals and priorities. These are not advice documents and should not be relied upon to make financial decisions.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SoA), known as a 'Goals Plan'. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

When we provide credit advice we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in an SoA, a record of debt advice or a Credit Proposal. We will retain a record of the debt advice which you may request by contacting our office within seven years of the assessment.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

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

About the AMP Advice™ experience

AMP's passion is to help Australians achieve their goals.

By creating realistic and solid plans to sit behind the goals, AMP aims to help more Australians live a better tomorrow.

Every goal is considered important and when combined with the expertise of AMP's advice team, clients are putting themselves in a better position to reach their goals. Not only because they are in control every step of the way, but also because they will benefit from the advice that comes with balancing a plan for the future with the financial needs of now.

What to expect

Explore your goals

Your AMP Advice experience starts by exploring your goals and how you picture them coming to life using our innovative technology. It includes a Goals Coach who will help you understand and express your goals. You'll receive a Goals Summary document at the end of this conversation.

The next step will be to meet with one of our qualified advisers to help you visualise and understand the choices you need to make to reach these goals - keeping you in charge of how you balance your goals of tomorrow against the financial needs of today. After this consultation you will receive a Goals Exploration Summary document.

You'll also have access to your online customer profile where you'll see information relevant to you and your goals.

Plan to achieve your goals

If you choose to proceed, a qualified financial adviser can then work with you to build a plan to help you make your goals a reality. Our approach is not one-size fits all, and the summary of your goals will likely be the starting point for developing a strategy, and recommending products and services that are likely to leave you in a better position. This strategy is contained in a document called a Statement of Advice (SoA), known as a Goals Plan, and is our advice for you to achieve your goals.

Track your progress

To achieve your goals we will offer to track your progress by helping you stay motivated and accountable. How we can help you will depend on your needs and preferences, and we can discuss this with you further once your plan is finalised.

Stay in control

We have a process that puts you in control throughout the experience. We will only proceed when we have your go-ahead and you will always have access to your information, goals and objectives through your online customer profile.

Our fixed and transparent fees are based on the advice and services that you select, always leaving you in control.

About our practice

Future Proof Financial is a privately owned and managed business and we deliver the AMP Advice experience. AMP Advice is a trademark of AMP Limited and it is licensed to Future Proof Financial. Financial services described in this document are provided under AMP Financial Planning Pty Limited.

Future Proof Financial is committed to providing better advice, to more people, more often regardless of wealth or position.

Our business is built on helping people achieve their goals and being there when needed, in good times and bad.

Summary of the business

Name	FPPF Pty Ltd trading as Future Proof Financial
Australian Business Number	82 093 260 283
Authorised representative number	248838
Credit representative number	374520

Our office contact details

Address	3/97 Tamar St, Ballina NSW 2478
Phone	1300377888
Fax	0266227334
Email	info@futureproof.com.au
Website	www.ampadvice.com.au/futureprooffinancial

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

FPPF Pty Ltd has more than one office. This FSCG details information about our practice only. You can obtain the FSCG for other offices by contacting them on the details below.

Location

Address	88 Woodlark St, Lismore, NSW, 2480
Phone	02 66227333 or 1300377888
Fax	0266227334
Email	info@futureproof.com.au

Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our Financial Advisers and Credit Advisers** on page 18.

We can provide advice on	We can arrange the following products and services
<ul style="list-style-type: none"> — Investments strategies (strategic asset allocation) — Budget and cash flow management — Debt management (including borrowing for personal and investment purposes) — Salary packaging — Superannuation strategies and retirement planning — Personal insurance — Estate planning — Centrelink and other government benefits — Ongoing advice and services, including regular portfolio reviews 	<ul style="list-style-type: none"> — Superannuation, including retirement savings accounts — Self-managed superannuation funds (SMSF) — Borrowing within your SMSF — Employer superannuation — Managed investments — Separately managed accounts — Investor directed portfolio services (for example, administration platforms) — Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products) — Standard margin loans — Retirement income streams, including pensions and annuities — Personal and group Insurance (life cover, disability, income protection and trauma) — Loans including mortgages, reverse mortgages and personal loans — Loans including mortgages, reverse mortgages, commercial lending and personal loans — Deposit bonds — Life investment products including whole of life, endowment and bonds — Securities (including listed securities and debt securities) — Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker. — Where an administration platform is recommended, we also offer a Limited Managed Discretionary Account service — Limited selection of investment guarantees

AMPFP maintains an approved products and services list, which includes products issued by AMP companies and a diversified selection of approved Australian and International fund managers. These have been researched by external research houses as well as our in-house research team.

AMPFP periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to AMPFP's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

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

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

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

Tax implications of our advice

Under the Tax Agent Services Act 2009, Future Proof Financial is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Transaction services

If you do not require advice, we can also arrange for you to apply for limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which we will document in writing. You can ask us for a copy of this documentation at any time.

Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to ongoing advice and services, the details will be documented and provided to you in a service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing fee arrangements and how the service can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is inaccurate the advice or services we provide you may not be appropriate for you.

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

Our fees

The fees charged for our advice and services are generally set dollar amounts. If our advice recommends you maintain an existing percentage based fee arrangement, we will fully disclose this to you, including the reasons why.

Our agreed advice and service fees may include charges for:

- Initial advice; and
- Ongoing advice.

Please note that for services in relation to insurance, banking deposit products, some loan products and older investment products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions, loan balance or insurance premiums; and
- Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Payment methods

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

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment.

All fees and commissions will be paid directly to AMPFP as the licensee on our behalf. They retain a percentage (as a licensee fee) to cover their costs and the balance is passed on to us. The percentage is determined annually, based on a number of factors, including our business revenue for the prior year.

Fixed service fees

Fixed service fees

We offer a Goals exploration service at the fixed fee as outlined below:

Service	Fee
Goals exploration	\$350

The Goals exploration involves an initial consultation with a coach and then a session with an adviser to further explore and prioritise your goals and objectives. At this point you will receive summary documents outlining your goals, objectives and priorities. This fee is inclusive of GST.

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Other benefits we may receive

The following is a list of benefits we may receive other than those explained above. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.

In addition to the payments we may receive for our advice and services, we may receive other support services. These can include financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance.

We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Development, management and advice recognition

We may be eligible for Development management and advice (DMA) recognition payments based on our performance relative to other AMP Financial Planning practices in the previous year. Up to 30% of all AMP Financial Planning practices may be eligible for DMA payments.

The DMA payment is based on a percentage of our practice revenue. Our DMA percentage will be set annually and may range from 0% to 10% depending on our ranking. The percentage is then applied to our practice revenue and the resulting payments are received twice a month.

For example, if our DMA is set at 3% and our revenue for the payment period was \$8,500, we would receive $\$8,500 \times 0.03 = \255 . Assuming an average revenue of \$8,500 per payment period, the total DMA payment received in a year would be $\$255 \times 24 = \$6,120$.

How our performance is ranked

Ranking of practices is determined yearly by a points system which is a broad measure of the growth and professionalism of our practice as compared to other practices in the AMP Financial Planning network. The points system is based on a combination of factors within a balanced scorecard such as the quality of our services, compliance, our business goals and our engagement with our clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service revenue and our clients' product holdings over the previous year.

Business growth advice payments

All practices are eligible for Business Growth Advice (BGA) payments. The payments are based on our practice revenue.

BGA payments are set at 1% of our practice revenue. Payments are received twice each month. For example, if our practice revenue was \$8,500 in a payment period, we would receive $\$8,500 \times 0.01 = \85 . Assuming an average revenue of \$8,500 per payment period, the total BGA payment received in a year would be $\$85 \times 24 = \$2,040$.

Business buy-back option

If we leave the financial services industry or can no longer appropriately service a selection of our clients, and cannot find a buyer, AMP Financial Planning will either look after our clients or appoint one of its authorised representatives to do so.

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

Annual advice conference

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

Educational support

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

Para-planning costs subsidy

We may receive an administrative support from AMP Financial Planning Pty Limited, in terms of para-planning costs subsidy, depending on the number of Statements of Advice that we prepare per month. These para-planning costs are otherwise payable by us to AMP Financial Planning Pty Limited.

Recognition model

We may receive non-financial benefits (such as an invitation to a premium leadership development event) from AMP Financial Planning Pty Limited, if we meet certain eligibility criteria, including number of clients who went through the goals experience process and number of Statements of Advice prepared in a way agreed with AMP Financial Planning Pty Limited.

Placement fees

From time to time AMP Financial Planning will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of securities (such as shares and rights issues). The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by AMP Financial Planning. We may share in this fee based on the level of participation by our clients.

Relationships and associations

It is important that you are aware of the relationships that AMPFP has with providers of financial services and products as they could be seen to influence the advice you receive.

About our licensee

AMP Financial Planning Pty Limited

ABN 89 051 208 327

Australian Financial Services Licensee and Australian Credit Licensee

Licence No: 232706

AMPFP is a member of the AMP Group and has:

- Approved the distribution of this FSCG
- Authorised us to provide advice and other services as described in this FSCG
- Authorised us to provide credit assistance services to you

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

About the AMP Group

AMPFP is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are part of the AMP Group and as such AMPFP is affiliated with:

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

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

If we recommend a product issued by the AMP Group or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

From time to time the AMP Group may provide us with referrals as a result of marketing campaigns or direct contact by a customer.

Authorised representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

AMPFP's relationships with other companies

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

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

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

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

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

Arrangements with platform providers

We have arrangements with third parties for administration and support services in relation to the products below.

WealthView eWRAP and PortfolioCare administration services

The range of WealthView and PortfolioCare administration services are issued by companies in the AMP Group. These companies have an agreement with Asgard Capital Management Limited (Asgard) under which Asgard administers the WealthView eWRAP and PortfolioCare administration services in addition to administration and support services also provided by AMP companies.

If you access a product in the WealthView eWRAP or PortfolioCare range, then administration and, where applicable, custodial share and trustee fees are deducted from your account. These fees, as set out in the product disclosure statement or IDPS Guide, are paid to AMP Financial Planning after deduction of expenses for administration and support services described above.

A full description of the fees is in the relevant product disclosure statement or IDPS guide for the relevant service. Our practice does not receive any part of these payments.

Our other business activities and relationships

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

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

Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact AMP Advice Complaints on adviceComplaints@amp.com.au, or put your complaint in writing and send it to:

Attention: National Manager, Advice Complaints

Level 12, 33 Alfred Street
Sydney NSW 2000

- AMP Advice Complaints will try to resolve your complaint quickly and fairly.
- If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following below.

<p>Any issues relating to financial advice, investments, superannuation or insurance matters</p>	<p>Financial Ombudsman Service (FOS) GPO Box 3 Collins Street West Melbourne VIC 3001 1300 780 808 www.fos.org.au info@fos.org.au</p>
<p>Any issue relating to your personal information</p>	<p>The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au</p>

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights. You can also contact the **Financial Planning Association (FPA)** at www.fpa.asn.au to make a complaint (please note that the FPA cannot award compensation).

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. AMPFP is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of AMPFP, even where subsequent to these actions they have ceased to be employed by or act for AMPFP.

Your privacy

Your privacy is important to us. Below we outline how we maintain the privacy of the information we collect about you.

Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

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

- Your adviser and AMPFP may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by AMPFP to review customers' needs and circumstances from time to time, including other companies within the AMP group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the AMP group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the AMP Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the AMP Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and AMPFP will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or AMPFP holds about you at any time to correct or update it as set out in the AMP Privacy Policy. The AMP Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of AMP's Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

Our services for Managed Discretionary Accounts

Whilst we don't generally offer this service under the AMP Advice experience, we may continue to offer limited types of Managed Discretionary Account (MDA) services within approved investment platforms to certain customers. Through these services, you allow us to manage your investments for you, using our discretion and without obtaining your instructions before each transaction we undertake on your behalf. However, we do not (and we are not authorised to) open new accounts, withdraw funds or contribute funds to your investment.

What are the risks associated with using the MDA service?

By authorising us to make changes to your investments, you cannot claim we were not acting on your behalf if we acted within the authority given. Therefore, our acts bind you. It is important you understand what we are authorised to do and that you carefully read and understand the activities that you are authorising us to do on your behalf.

How can you instruct us to exercise rights relating to the financial products in your portfolio?

Generally, the financial products that we invest in on your behalf do not have any additional rights or entitlements attached to them. However, if there are, we will let you know. You can then instruct us how you wish us to proceed.

Do you have to enter into a contract for us to provide MDA services?

Yes. This MDA contract will set out the terms and conditions of the authority and also the investment program, which sets out how your money will be invested. We will agree and prepare the investment program for you based on your relevant personal circumstances, your financial objectives and your needs and review the program every 12 months.

Will the investment program in the MDA contract comply with the law?

If this is relevant, then the investment program set out in the MDA contract will comply with the law. The relevant law is Division 3 of Part 7.7 of the Corporations Act. The contract will also contain:

- statements about the nature and scope of the discretions we will be authorised and required to exercise under the MDA contract
- any investment strategy that is to be applied in exercising those discretions
- information about any significant risks associated with the MDA contract
- the basis on which we consider the MDA contract to be suitable for you, and
- warnings that the MDA contract may not be suitable to you if you have provided us with limited or inaccurate information. It will also specify that the MDA service may cease to be suitable for you if your relevant personal circumstances change.

Do we provide custodial or depository services for your portfolio?

We do not provide custodial or depository services. This means that you will either hold the investments in the portfolio, or the custodian nominated for that financial product will hold them.

This financial services guide complies with the ASIC Class Order 04/194.

Australian Finance Group (AFG)

AFG is an aggregator, which simply means it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as providing some other ancillary services.

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

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

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

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act, will be disclosed in our advice to you prior to application.

Our Team

Through our process, you may meet with a both a Goals Coach and an Adviser.

A Goals Coach will guide you through the process of exploring your goals. They are not Financial Advisers or Credit Advisers and they cannot provide you with financial services or credit services. The statements made in Our advice and services section of this FSCG are not applicable to them.

Our Goals Coaches

About Steve Lewis (Coach)

Phone	1300377888 or 0266227333
Email	steve@futureproof.com.au

About Georgia Kersley (Coach)

Phone	1300377888 or 0266227333
Email	georgia@futureproof.com.au

Our Financial Advisers and Credit Advisers

About Leslie McGuire



Qualifications	Master of Business Administration Advanced Diploma of Financial Services (Financial Planning) Certificate IV Financial Services (Finance/Mortgage Broking) Specialist Business Advisory B-Star Accredited Mortgage Consultant
Memberships	Finance Brokers Association of Australia (FBAA) AMP Financial Planners Association (AMPFPA)
Phone	1300377888
Email	les@futureproof.com.au
Authorised representative number	330477
Credit representative number	374647

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Deposit bonds

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also an Accredited Mortgage Consultant and as a credit representative of AMPFP I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I am accredited to arrange credit for you from a range of lenders approved by AMPFP.

This lender does not necessarily represent all the lenders who offer credit of the nature you may seek.

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

I provide mortgage and finance broking activities, including assisting you to apply for a loan, relating to:

- residential mortgages and home loans
- personal loans
- car leases
- rural loans
- commercial loans
- reverse mortgages
- deposit bonds

How I am paid

I receive the following from our practice:

- equity in the practice
- share of revenue

I am a partner of FPFPTy Ltd trading as Future Proof Financial and receive a salary package plus a share of profit based on the overall profitability of our practice.

My other business activities and relationships

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

About Peter Fairfull



Qualifications	Bachelor of Business Diploma of Financial Planning Certificate IV Financial Services (Finance/Mortgage Broking) Certified Financial Planner™ Practitioner Accredited Mortgage Consultant
Memberships	Financial Planning Association of Australia (FPA) Finance Brokers Association of Australia (FBAA) AMP Financial Planners Association (AMPFPA)
Phone	1300377888
Email	peter@futureproof.com.au
Authorised representative number	248066
Credit representative number	374519

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Deposit bonds
- Employer super
- Estate planning
- Securities (including listed securities and debt securities)
- SMSF borrowing

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also an Accredited Mortgage Consultant and as a credit representative of AMPFP I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I am accredited to arrange credit for you from a range of lenders approved by AMPFP.

This lender does not necessarily represent all the lenders who offer credit of the nature you may seek.

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

I provide mortgage and finance broking activities, including assisting you to apply for a loan, relating to:

- residential mortgages and home loans
- personal loans
- car leases
- rural loans
- commercial loans
- reverse mortgages
- deposit bonds

How I am paid

I receive the following from our practice:

- equity in the practice
- share of revenue

I am a partner of FPFPT Pty Ltd trading as Future Proof Financial and receive a salary package plus a share of profit based on the overall profitability of our practice.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Fairfulls Financial Services Group Pty Ltd as trustee for Able Trust which is a unit holder in Amicus Unit Trust.

AMPFP has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

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

About Michael Knight



Experience	Michael has over 25 years experience in the Financial Services industry.
Qualifications	Diploma of Financial Services (Financial Planning) Diploma of Finance & Mortgage Broking Management Accredited Mortgage Consultant Certificate IV in Financial Services (Finance/Mortgage Broking)
Memberships	Mortgage & Finance Association of Australia (MFAA) AMP Financial Planners Association (AMPFPA)
Phone	1300377888
Email	michael@futureproof.com.au
Authorised representative number	291950
Credit representative number	374960

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Employer super
- Estate planning
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also an Accredited Mortgage Consultant and as a credit representative of AMPFP I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I am accredited to arrange credit for you from a range of lenders approved by AMPFP.

This lender does not necessarily represent all the lenders who offer credit of the nature you may seek.

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

I provide mortgage and finance broking activities, including assisting you to apply for a loan, relating to:

- residential mortgages and home loans
- personal loans
- car leases
- rural loans
- commercial loans
- reverse mortgages
- deposit bonds

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of FFPF Pty Ltd trading as Future Proof Financial and receive a salary and performance based bonuses.

About Sean Farrelly



Qualifications	Advanced Diploma of Financial Services (Financial Planning) Certificate IV in Finance and Mortgage Broking
Memberships	AMP Financial Planners Association (AMPFPA) Finance Brokers Association of Australia (FBAA)
Phone	1300377888
Email	sean@futureproof.com.au
Authorised representative number	1234268
Credit representative number	479213

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Estate planning
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also an Accredited Mortgage Consultant and as a credit representative of AMPFP I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I am accredited to arrange credit for you from a range of lenders approved by AMPFP.

This lender does not necessarily represent all the lenders who offer credit of the nature you may seek.

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

I provide mortgage and finance broking activities, including assisting you to apply for a loan, relating to:

- residential mortgages and home loans
- personal loans
- car leases
- rural loans
- commercial loans
- reverse mortgages
- deposit bonds

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of FFPF Pty Ltd trading as Future Proof Financial and receive a salary and performance based bonuses.

About Sean Kertcher



Qualifications	Diploma of Financial Services (Financial Planning) Bachelor of Law
Memberships	AMP Financial Planners Association (AMPFPA)
Phone	1300377888
Email	seank@futureproof.com.au
Authorised representative number	1242127
Credit representative number	493139

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Deposit bonds
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Separately managed accounts
- Investor directed portfolio services

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMPFP and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of FFP Pty Ltd trading as Future Proof Financial and receive a salary and performance based bonuses.

About Thomas Bowers



Qualifications	Diploma of Financial Planning TPB (Tax Practitioner Board) ATA Advice Process Aged Care SMSF Business Insurance
Memberships	AMP Financial Planners Association (AMPFPA)
Phone	1300377888
Email	tom@futureproof.com.au
Authorised representative number	473054
Credit representative number	495992

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Deposit bonds
- Employer super
- Estate planning
- Gearing and margin lending
- Limited Managed Discretionary Account service
- Securities (including listed securities)
- SMSF borrowing
- Separately managed accounts
- Investor directed portfolio services

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMPFP and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of FFP Pty Ltd trading as Future Proof Financial and receive a salary and performance based bonuses.

Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

Initial service fees

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

Initial service	Fee amount
Goals exploration	\$350
Starter If you require a simple approach to meeting your goals.	Between \$600 and \$1,800
Core If you require a more involved approach in meeting a wider range of goals.	Between \$1,900 and \$4,500
Complex If your needs and circumstances are more complex.	Between \$4,600 and \$7,500

We can create a custom quote when your needs are unique. We charge for this service at a rate of \$330 per hour for advice and \$180 per hour for administration.

Ongoing service fees

We provide ongoing services to help you stay on track to meet your goals. The level of service you will receive and the frequency of contact from us increases with each package.

The cost of these services are as follows:

Ongoing service	Fee amount
Essential Our Essential package includes access to our client services team, an annual goals check, administrative support, market news and insights, access to online tools and a preferred rate of 10% off the full fee of further advice if further advice is required.	Between \$350 and \$750 per annum
Core Our Core package includes services provided in the Essential package plus an annual review and planning meeting, Life Insurance claims management, ongoing access to a financial adviser, and a preferred rate of 20% off the full fee of further advice if further advice is required.	Between \$1,300 and \$2,900 per annum
Comprehensive Our Comprehensive package includes services provided in the Core package plus up to two reviews per year as agreed with you.	Between \$3,000 - \$7,400 per annum

Commissions

I do not receive commissions on investments through new superannuation, managed funds or retirement products. However, some products, particularly older products, may attract commissions.

Any commission amounts will be disclosed to you when providing my advice. The following table is a guide of commissions I may receive.

Product type	Initial commission	Ongoing commission	Example
Investments	Up to 0% of all contributions made to the investment.	Up to 5.5% of the investment value each year.	If you made an investment of \$10,000, we would receive up to \$0.00 initially and \$550.00 pa.
Insurance (including those held within superannuation)	Up to 130% of the first year's premium.	Up to 40% of the premium each following year.	If your insurance premium was \$1,000, we would receive up to \$1,300.00 initially and \$400.00 pa.
Loans	Up to 1.485% of the initial loan balance.	Up to 0.55% of the outstanding loan balance each year.	If your loan balance was \$100,000 we would receive up to \$1,485.00 initially and up to \$550.00 pa.
Other banking products		Up to 0.55% of the balance each year.	If you made an investment of \$2,000 we would receive \$11.00 of the balance each year.

All fees and charges include GST.

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