

Supplementary Financial Services and Credit Guide

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This Supplementary Financial Services Guide (SFSG) supplements our Financial Services and Credit Guide (FSCG), version number 2.2 . This SFSG needs to be read together with that (FSCG).

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Our referral arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your statement of advice. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
MorganStanley	Share/Securities	Advice and/or execution of share/securities transactions. 4% of any referral fees will be paid to AMP Financial Planning and we will receive the remaining 96%. For example, if the referral fee was \$1,000 AMP Financial Planning will receive \$40.00 and we receive \$960.00.
CommSec	Banking	Advice and/or execution of share/securities transactions. 4% of any referral fees will be paid to AMP Financial Planning and we will receive the remaining 96%. For example, if the referral fee was \$1,000 AMP Financial Planning will receive \$40.00 and we receive \$960.00.
Allianz Insurance	General Insurance	General Insurance referrals through the AFG system, we may receive \$45 per policy including policy types - Home, Home & Contents and Motor Vehicle.
AMP Bank	Home and business lending services	Up to 0.85% initial commission and up to 0.25% ongoing commission For example, for a loan of \$100,000, we would receive up to \$850.00 initial commission and up to \$250.00 ongoing commission.

Our joint venture referral arrangements

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

Provider and relationship	Services	Payment arrangement
AMP	Other additional benefits	We receive a mentoring allowance for Sean Farrelly and Thomas Bowers.

