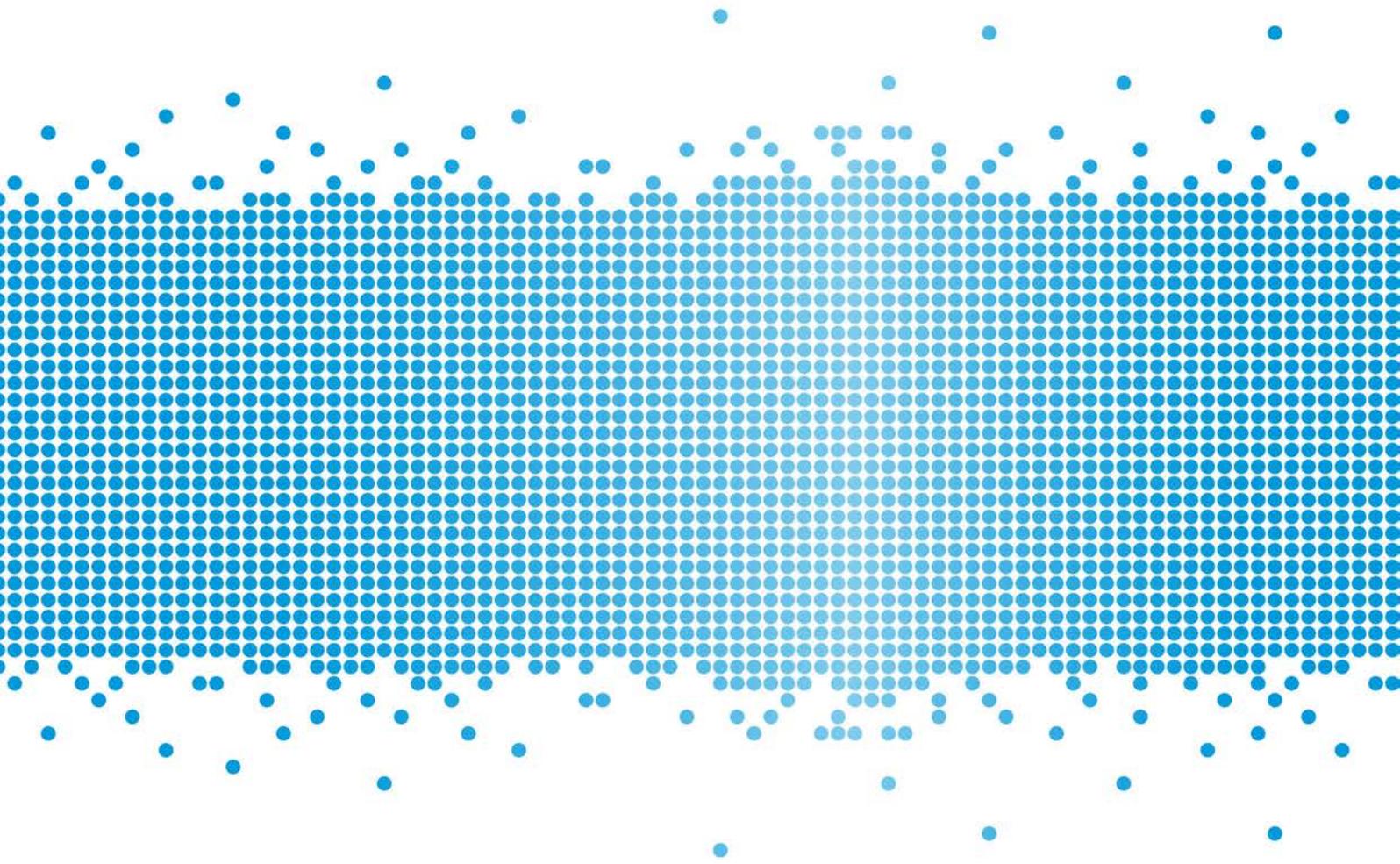


Financial Services and Credit Guide

ALL FINANCIAL SERVICES PTY LTD

Version: 5.0

Date prepared: Thursday, 4th October 2018



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 Charter Financial Planning Limited (Charter)
- our fees and how we, your adviser and Charter, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or Charter

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.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SoA), known as a financial 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.

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 our practice

Summary of the business

Name	All Financial Services Pty Ltd
Australian Business Number	82 083 759 442
Authorised representative number	253571
Credit representative number	

Our office contact details

Address	NAB House, Ground Floor, Suite 4, 71 Smith Street, Darwin, NT 800
Phone	(08) 8980 9300
Fax	(08) 8980 9333
Email	info@afsnt.com.au
Website	www.afsnt.com.au

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.

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

Darwin office contact details

Address	NAB House, Ground Floor, Suite 4, 71 Smith Street, Darwin NT 0800
Phone	08 8980 9300
Fax	08 8980 9333
Email	info@afsnt.com.au

Katherine office contact details

Address	3/38 Katherine Tce, Katherine NT 0850
Phone	08 8980 9300
Fax	08 8980 9333
Email	info@afsnt.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 13.

We can provide advice on	We can arrange the following products and services
— Investments strategies (strategic asset allocation and goals based investing)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Self-managed superannuation funds (SMSF)
— Debt management (including borrowing for personal and investment purposes)	— Borrowing within your SMSF
— Salary packaging	— Employer superannuation
— Superannuation strategies and retirement planning	— Managed investments
— Personal insurance	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Estate planning	— Standard margin loans
— Centrelink and other government benefits	— Retirement income streams, including pensions and annuities
— Ongoing advice and services, including regular portfolio reviews	— Personal and group Insurance (life cover, disability, income protection and trauma)
— Aged care	— Life investment products including whole of life, endowment and bonds
	— Securities (including listed securities and debt securities)
	— Exchange traded funds and Listed investment companies
	— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.
	— Investor directed portfolio services
	— Limited selection of investment guarantees

Charter 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.

Charter 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 Charter'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 Charter and where appropriate to your circumstances.

As at March 2018, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Charter are:

— ANZ	— National Australia Bank
— Commonwealth Bank	— Bankwest
— AFG Home Loans	— St George Bank
— Bank of Melbourne	— Liberty Financial
— Suncorp	— Westpac

Tax implications of our advice

Under the Tax Agent Services Act 2009, All Financial Services Pty Ltd 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, I can also arrange for you to apply for limited types of financial products where I can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without my advice, I will ask you to confirm your instructions, which I will document in writing. You can ask me 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 incomplete or 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 may be based on a combination of:

- A set dollar amount; or
- A percentage based fee.

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; and
- Ongoing commission - a percentage of the value of your investment balance, usually calculated at the end of each month in which you hold the investment.

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 Charter as the licensee. They retain an amount (a licensee fee) to cover their licensee costs and the balance is passed on to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

For details of our service fees, please refer to **Schedule of fees** on page 26.

Fixed service fees

We offer the following services at these fees:

Service	Fee
Initial Consultation Fee	\$165.00
Estate Planning Fee	\$275.00 per person

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 from the licensee. We may also be eligible to receive financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance. These benefits are paid at the licensee's discretion and the amounts are set by the licensee from time to time (usually on an annual basis). 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 qualify to receive a DMA payment to recognise our growth and professionalism. The DMA is based on a rate, calculated once per year, and determined by our ranking relative to other Charter Financial Planning practices. Up to 50% of all Charter Financial Planning practices may qualify for DMA payments. The relevant rate may range from 0% to 3.25%, depending on our ranking and whether or not we qualify for the certified quality advice program (see the "certified quality advice program" section below). The rate is then applied to our practice revenue of the prior year and paid to us in two instalments a year.

For example, if our DMA is set at 1% and our revenue for the prior year was \$200,000, we would receive a total of \$2,000 for that year, paid over two instalments.

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 Charter 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 the change in our clients' product holdings over the prior measurement period (usually a period of approximately 12 months).

Value participation scheme

AMP will provide us a payment based on the total in force annual premiums on some AMP insurance products and funds under management in some AMP wealth management products. The amount paid is based on the following:

- A tiered rate of up to 3% is applied incrementally to total premiums on some AMP insurance products. For example, if a client takes out a qualifying AMP insurance policy with an annual premium of \$3,000, we may receive an annual payment of up to \$90 in respect of that policy, with the rate applied dependent on the total combined premiums from all qualifying AMP insurance products.
- A tiered rate of up to 0.25% is applied incrementally to the total funds under management in qualifying AMP wealth management products. For example, if an existing client with a qualifying AMP wealth product invests a further \$40,000 into that product, we may receive up to \$100 in respect of that specific investment, with the rate applied dependent on the total qualifying funds under management.

From 1 July 2014, all investments in AMP wealth management products by new clients have been excluded from the scheme.

From 1 January 2018, all premium for new policies from the relevant AMP insurance products have been excluded from the scheme.

Buyout option

If we leave the financial services industry, we are eligible to sell the register rights of our client base to Charter Financial Planning Limited. The valuation of these rights is based on a multiple of the annual financial planning revenue generated by our practice.

Personal and professional development

Charter provides personal and professional development opportunities in the form of education and professional development programs, offered annually to qualifying practices.

Summit

The Summit is a national convention available to advisers from all Charter practices. Charter subsidises the expenses of those who attend the convention up to a maximum value of \$1,200 per annum per practice.

Charter Leaders program

Each year, practices that meet particular criteria may be awarded entry into the Charter Leaders program. The criteria is based on a combination of factors including the quality of services, business

goals and rankings against other practices in Charter. The Charter Leaders program provides access to personal and professional development courses organised by Charter. Charter may subsidise the cost of these courses up to amounts as determined by Charter from time to time.

Business support

We might receive financial assistance including subsidies or reimbursements for accounting, legal and bank fees; marketing or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.

Placement fees

From time to time Charter will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. 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 Charter. 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 Charter has with providers of financial services and products as they could be seen to influence the advice you receive.

About our licensee

Charter Financial Planning Limited

ABN 35 002 976 294

Australian Financial Services Licensee and Australian Credit Licensee No: 234665

Charter is a member of the AMP Group and has:

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

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

About the AMP Group

Charter 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 Charter is affiliated with:

- | | |
|--|---|
| — National Mutual Funds Management Limited | — AMP Capital Funds Management Limited |
| — NMMT Limited | — AMP Capital Investors Limited |
| — N.M. Superannuation Pty Limited | — AMP Superannuation Limited |
| — Multiport Pty Limited | — AMP Life Limited |
| — ipac asset management limited | — Cavendish Superannuation Pty Ltd |
| — AMP Bank Limited | — Australian Securities Administration Limited (ASAL) |
| — SMSF Administration Solutions Pty Ltd | — SuperConcepts Pty Ltd |

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.

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.

Our Relationship with AMP

All Financial Services Pty Ltd has an agreement with ipac securities limited (ipac) ABN 30 008 587 595, where ipac is a 49.46% shareholder in All Financial Services Pty Ltd. ipac may purchase further shares in the practice to bring its holding to a majority at any time in the future. ipac is a wholly owned subsidiary of the AMP Group, a leading financial solutions provider and investment manager. We are confident this arrangement will benefit our clients now and into the future through the additional services and support ipac is able to bring to our practice.

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

33 Alfred Street
Sydney NSW 2000

- AMP Advice Complaints will try to resolve your complaint quickly and fairly.
- Until 31 October 2018, if your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below.

<p>Any issues relating to financial advice, investments, superannuation or insurance matters</p>	<p>Financial Ombudsman Service (FOS) GPO Box 3 Melbourne VIC 3001 1800 367 287 www.fos.org.au info@fos.org.au</p>
<p>Issues relating to credit matters</p>	<p>Credit and Investment Ombudsman (CIO) Reply Paid 252 South Sydney NSW 1234 1800 138 422 www.cio.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>

The above external dispute handling bodies are current as at August 2018.

From 1 November 2018, you can contact the following external dispute handling bodies in relation to your complaint:

<p>Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters</p>	<p>Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.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 <http://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. Charter 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 Charter, even where subsequent to these actions they have ceased to be employed by or act for Charter.

Your privacy

We are committed to protecting your privacy. 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 Charter 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 Charter 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;
 - We may be disclosing your personal information to Philippines for the purpose of Administration services.
- 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); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and Charter will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Charter 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 Financial Advisers and Credit Advisers

About Alex Brown



Should you require advice and services that extend beyond Alex's authority he can refer you to a suitably qualified adviser.

Alex is a Credit Representative of Charter and is 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, Alex can refer you to an Accredited Mortgage Consultant.

Experience	Alex has been in the financial planning industry since 1987 when he started his career as a Life and General Agent with AMP. In 1990 Alex began working for AXA Australia (formerly National Mutual) where he performed many marketing and management roles, including General Agency Manager for the Northern Territory. Alex then merged his business to become part of the All Financial Services group where he has been able to further develop skills and qualifications. Alex was awarded specialist accreditation by the Self Managed Superannuation Adviser by the Self Managed Super Professionals Association in 2006, he also holds a Diploma of Financial Planning and is a Certified Financial Planner.
Phone	(08) 8980 9300
Email	abrown@afsnt.com.au
Authorised representative number	273564
Credit representative number	489922

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Professional memberships

FPA - Financial Planning Association

SMSF Association (SPAA)

The Tax Institute

Professional designations

CFP - Certified Financial Planner (FPA)

SSA - SMSF Specialist Accreditation (SPAA)

FTI - Fellow of the Tax Institute

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

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 Charter 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
- dividends
- equity in the practice
- bonus where pre-determined criteria are met

About Sean Osborne



Experience	Sean has been in the financial planning industry since 1997 where he started as a Financial Planner in the UK with NatWest Bank. He then moved to the Northern Territory in 1999 where he has continued as a Financial Planner. Sean joined All Financial Services in 2007 and is passionate about improving the quality of people's lives through a living financial plan.
Phone	(08) 8980 9300
Email	sosborne@afsnt.com.au
Authorised representative number	242944
Credit representative number	488529

Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

Professional memberships

AFA - Association of Financial Advisers

FPA - Financial Planning Association

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
- 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 a Credit Representative of Charter 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
- dividends
- equity in the practice
- bonus where pre-determined criteria are met

About Paul Rowse



Experience	Paul has worked in the financial services industry since 1985. He worked in various areas of the banking sector and became a financial planner in 1996. Paul has owned and operated his own financial planning practice, before joining All Financial Services in 2007.
Phone	(08) 8980 9300
Email	prowse@afsnt.com.au
Authorised representative number	264022
Credit representative number	488528

Qualifications (Finance related)

Diploma of Financial Planning

Professional memberships

FPA - Financial Planning Association

SMSF Association (SPAA)

Professional designations

CFP - Certified Financial Planner (FPA)

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:

- Debt securities

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 Charter 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
- dividends
- equity in the practice
- bonus where pre-determined criteria are met

About Peter Lei



Experience	Peter has been in the financial planning industry since 2004. After completing his Graduate Diploma of Financial Planning qualification he started his planning career with Bridges Personal Investment Services. In July 2006, Peter moved to ANZ where he continued to work as a financial adviser servicing a wide range of Clients to further develop skills and experience in the financial planning industry. In July 2008, Peter joined All Financial Services as a financial adviser to assist our Clients with all their financial planning needs. Peter has also completed certificates in Self Managed Super Fund advice via Tower Trust and Kaplan.
Phone	(08) 8980 9300
Email	plei@afsnt.com.au
Authorised representative number	263969
Credit representative number	488516

Qualifications (Finance related)

Graduate Diploma of Financial Planning

Qualifications (Non-finance related)

Bc Eng.

Professional memberships

FPA - Financial Planning Association

SMSF Association (SPAA)

Professional designations

CFP - Certified Financial Planner (FPA)

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
- Goals based investing
- Debt securities

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 Charter 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
- dividends
- equity in the practice
- bonus where pre-determined criteria are met

About David Coutts



For many years I have been a keen observer of the success achieved by the team at All Financial Services. I am very pleased to now be a part of the story and working alongside an awesome team of professionals whom I admire and share many similarities. The fact they are Territory locals and proud of it is part of the reason for their success. I am very passionate about partnering with Clients and helping them achieve financial security by providing clarity and certainty. I believe that taking the fear away is the fundamental essence of Financial Planning. I find I can easily relate to how my Clients feel because we are all in this together (this thing called Life), we all essentially need and want the same things.

Experience	David has been in the financial services industry since 1985 when he joined the State Bank of South Australia. He had various roles in the Retail Banking sector including lending and management before deciding to specialise in Financial Planning in 2000. He joined TIO Financial Planning in 2003, then RetireInvest Darwin and has been an integral member of the All Financial Services team since 2014. His main role is a Retirement Planning specialist. David enjoys helping people make smart, well informed decisions thereby avoiding the myriad of pitfalls that are out there. He is passionate about partnering with clients and helping them achieve financial security by providing clarity and certainty. He believes that taking the fear away is the fundamental essence of financial planning.
Phone	(08) 8900 9300
Email	dcoutts@afsnt.com.au
Authorised representative number	240509
Credit representative number	466565

Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

Professional memberships

AFA - Association of Financial Advisers

FPA - Financial Planning Association

Professional designations

FChFP - Fellow Chartered Financial Practitioner

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:

- Debt securities

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 Charter 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

About Alicia Langton



Experience	Alicia has been in the financial services profession since 2012 where she first started in the commercial banking sector in Ireland. She then moved to the Northern Territory in 2015 and joined All Financial Services as a Client Services Manager. Following the completion of her Advanced Diploma in Financial Planning in 2016, Alicia was appointed to her current position of Associate Adviser. Alicia is currently enrolled in the Certified Financial Planner program.
Phone	(08) 8980 9300
Email	alangton@afsnt.com.au
Authorised representative number	1252002
Credit representative number	495414

Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

Bachelor of Arts (Economics)

Master of Science in Management (Finance)

Professional memberships

FPA - Financial Planning Association

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:

- Aged care
- Employer super
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Securities (including listed securities and debt securities)
- 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 a Credit Representative of Charter 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

About Nina Bower



Experience	Nina has been in the financial services profession for 27 years both in Indonesia & Australia. Most recently Advising Clients at the National Australia Bank before joining All Financial Services Pty Ltd in November 2016. Nina has enrolled in the Certified Financial Planner program.
Phone	(08) 8980 9300
Email	nbower@afsnt.com.au
Authorised representative number	1004179
Credit representative number	493458

Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

Professional memberships

FPA - Financial Planning Association

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:

- Aged care
- Employer super
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Securities (including listed securities and debt securities)
- 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 a Credit Representative of Charter 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

About Charissa Jacobs



Experience	<p>Charissa has been a part of the financial planning profession since 2005. Starting her career in South Africa she recently exchanged a successful vocation for a new journey in Australia; joining the All Financial Services team in May 2018. She holds a Post Graduate Diploma in Financial Planning (South Africa) and a Diploma in Financial Planning, Australia.</p> <p>Charissa has a passion for Insurance and Estate Planning with a focus on transferring knowledge to both Clients and college's alike. To "Manage the demands of successful living" Charissa utilises the pillars of Trust, Transparency, Honesty Integrity, and Knowledge.</p> <p>Charissa and her family look forward to contributing and sharing in the opportunities Australia has to offer.</p>
Phone	08 89809300
Email	cjacobs@afsnt.com.au
Authorised representative number	1265671
Credit representative number	509739

Qualifications (Finance related)

Diploma of Financial Planning

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:

- Aged care
- Employer super
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Securities (including listed securities and debt securities)
- Debt securities
- Self-managed super funds (SMSF)
- SMSF borrowing

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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

See tooltip for example

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

Initial service	Fee amount
Initial Consultation Fee	\$165
Advice preparation	Between \$1,100 and \$7,700
Estate Planning Fee	\$275 per person

Ongoing service fees

write blurb in here

We provide ongoing services to help you stay on track to meet your goals. The cost of these services are as follows:

Ongoing service	Fee amount
Ongoing Service Packages	Between \$2,200 and \$11,000
Customer Care Service	Between \$650 and \$2 200

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
Insurance (including those held within superannuation)	Up to 88% of the first year's premium for new policies. We may receive commissions on increases or additions to existing policies of up to 130%.	Up to 33% of the premium each following year.	If your insurance premium was \$1,000, we would receive an initial commission of up to \$880. We would receive an ongoing commission of up to \$330.00 pa.

All fees and charges include GST.

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