

Financial Services and Credit Guide

Date prepared: 14/12/2023 V1A.1

Countrywide Advice

Countrywide Advice Pty Ltd (ABN 80 648 237 914) is a wholly owned subsidiary of Invest Blue Direct Pty Ltd; Invest Blue Direct Pty Ltd is a wholly owned subsidiary of Invest Blue Limited.

Countrywide Advice Pty Ltd (ABN 80 648 237 914), trading as Invest Blue is an Authorised Representative (Authorised Representative number 001291937) and credit representative (Credit Representative number 533186) of Charter Financial Planning Limited ("the Licensee")

References to "our", "we", "us", "me" and "I" refer to Countrywide Advice Pty Ltd.

This Financial Services and Credit Guide ("Guide") contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how to contact us
- the advice and services we provide
- information about the Licensee
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

Not Independent

Generally, we provide personal advice in line with the Licensee's Approved Product and Services List (APSL) which may include financial products and services associated with the Licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

Our contact details:

Address: Office 8, Ground Floor, 600 Doncaster Road, Doncaster, VIC 3108

Phone: (03) 9480-6999

Email: info@cwadvice.com.au

Website: www.cwadvice.com.au

Scoresby Office contact details:

Address: Level 2, 35 Dalmore Drive, Scoresby Vic 3179

Phone: 03 8740 8700

Email: info@cwadvice.com.au

Bendigo Office contact details:

Address: 251 Napier Street, Bendigo, Vic 3550

Phone: 03 4439 9353

Email: bendigoadmin@cwadvice.com.au

Horsham Office contact details:

Address: 13 Darlot Street, Horsham, Vic, 3400

Phone: 03 5381 1587

Email: horshamadmin@cwadvice.com.au

Shepparton Office contact details:

Address: 137 Maude Street, Shepparton, Vic, 3630

Phone: 03 5831 2833

Email: sheppartonadmin@cwadvice.com.au

Wodonga Office contact details:

Address: Suite 1, 1/38 High Street, Wodonga, VIC 3690

Phone: 02 6057 9393

Email: admin@jffinancial.com.au

Date prepared: 14/12/2023 1A.1

Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents 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). The SoA 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 our advice.

If we provide further personal advice an SoA may not be required. We will keep a record of any personal advice we provide you for seven years. You may request a copy of such records by contacting us 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 Services (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 manage that product. You should read any warnings in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

Instructing us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

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 can determine if our advice is still appropriate.

Privacy Collection Statement

We are committed to protecting your privacy and outline below how we maintain the privacy of the information we collect about you.

As part of the advice journey, 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 analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

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

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

- We and the Licensee may use this information to provide financial and/or credit advice and services to you;
- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within the Group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us and the Group to provide financial and/or credit advice and services to you. A list of countries where these service providers are located can be found in the Group 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 (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee 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 we or the Licensee holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Group Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

Confidence in the quality of our advice

If at any time 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.
- Alternatively, you can contact the Licensee at:
 - Phone 1800 812 388
 - Email advicecomplaints@amp.com.au
 - Online at www.amp.com.au
 - In writing to:

Attention: Advice Complaints Department

Charter Financial Planning Limited
Level 25, 50 Bridge Street
Sydney NSW 2000 Australia

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about your complaint within 30 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes.

Any issues about financial advice, investments, superannuation, insurance matters, or credit matters	Australian Financial Complaints Authority (AFCA) GPO Box 3, Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue about your personal information	The Office of the Australian Information Commissioner GPO Box 5218, Sydney NSW 2001 1300 363 992 www.oaic.gov.au enquiries@oaic.gov.au

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.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. The Licensee 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 also covers claims arising from the actions of former employees or representatives of the Licensee, even where

subsequent to these actions, they have ceased to be employed by or act for the Licensee.

About the Licensee

Charter Financial Planning Limited; ABN 35 002 976 294
Australian Financial Services Licensee and Australian
Credit Licensee; Licensee No: 234665

Registered office is at 50 Bridge Street, Sydney NSW 2000
Australia.

The Licensee has:

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

About the AMP Group

The Licensee is a member of the AMP group of companies. We can provide advice on products and services from a wide range of financial product and service providers, some of which are related or associated with the Licensee, namely:

- National Mutual Funds Management Limited
- NMMT Limited
- N.M. Superannuation Pty Limited
- ipac asset management Limited
- AMP Bank Limited
- SMSF Administration Solutions Pty Limited
- AMP Capital Funds Management Limited
- AMP Capital Investors Limited
- Australian Securities Administration Limited
- SuperIQ Pty 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.

The Licensee maintains an APSL, from a diversified selection of approved Australian and International fund providers, including companies related to the Licensee. These have been researched by external research houses as well as our in-house research team. The Licensee regularly reviews products and services to ensure they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products on the APSL. However, if appropriate for your needs, we may, subject to the Licensee's approval, recommend other products.

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 fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions will be disclosed in the advice document provided to you. The following section outlines the types of fees that may apply.

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 one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

Licensee fees

All permissible fees and commissions will be paid directly to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue, the number of advisers and/or accredited mortgage consultants in the practice and a practice fee.

Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

The following table outlines the range of fee we charge and 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. All fees and charges include GST.

If we agree to charge a fee for credit services, we will provide you with a quote and gain your acceptance before we proceed. Where we do not provide you a quote, there will be no charge directly to you for these activities and we will receive commissions from the lender only.

Fee type & Description

Initial or ad hoc fees

Financial Planning Services

Starting from \$0 to \$11,000, depending on the complexity of the advice

Annual advice and service fees

You can elect to enter into a 12-month advice and services agreement as part of your financial planning strategy. The fee can range from a \$0 to \$50,000 depending on the level and complexity of service.

Or % of funds under manager (FUM) – Between 0.2% to 2.2% of the investment balance per annum, eg. If your investment balance was \$100,000 your annual fee would be \$2,200 depending on the level and complexity of service

Details of the services and fees will be set out within the agreement.

Commissions

Insurance:

Initial commissions: Up to 66% of the first year's premium for new policies implemented from 1 January 2020.

We may receive commissions on increases or additions to existing policies of up to 130%

Ongoing commissions:

Up to 33% of the insurance premium each following year.

For example: On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660. We would receive an ongoing commission of up to \$330 pa.

Residential loans

Initial commissions: Up to 1.10% of the initial loan balance.

Ongoing commissions: Up to 0.55% of the outstanding loan balance each year.

For example: If your loan balance was \$100,000, initial commission would be up to \$1,100. The ongoing commission on a \$100,000 loan balance would be up to \$550.

Personal loans

Initial commissions: Up to 8% of the initial loan balance (capped at \$4,000). Up to \$1,990 where a flat brokerage fee applies.

For example: If your loan balance was \$50,000 and a percentage-based fee applies, commission would be up to \$4,000.

Deposit bonds

Initial commissions: Up to 25% of the deposit bond fee.

For example: If your deposit bond fee is \$400, the commission would be up to \$100.

Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

From time to time, AMP Services Limited (ASL) may facilitate access to the Licensee and us to be trained and educated by product issuers on their products.

Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs, offered annually to qualifying practices.

Placement fees

From time to time the Licensee may 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 the Licensee. We may share in this fee based on the level of participation by our clients.

Other business interests and relationships

Equity partnerships

Countrywide Advice Pty Ltd (ABN 80 648 237 914) is a wholly owned subsidiary of Invest Blue Direct Pty Ltd; Invest Blue Direct Pty Ltd is a wholly owned subsidiary of Invest Blue Limited

We are 13.83% owned by Associated Planners Financial Services Pty Ltd which is a member of the AMP Group.

We are 33.80% owned by Ironbark Wealth Management Pty Ltd.

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 SoA. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
TS Mortgage Broking Pty Ltd	Mortgage Advice	We receive 70% of upfront and ongoing revenue generated. For example, if the initial commissions was \$5,000 and ongoing commission was \$3,500 we would initially receive \$3,000 and continue to receive \$2,450.
Member Advantage Pty Ltd	Financial Planning Advice	Member Advantage receive 25% of the initial and upfront revenue generated. Member Advantage also receives ownership of 25% of the ongoing revenue generated for referrals provided. For example, if the upfront and ongoing commission was \$1,000 member advantage would receive \$250 per year.
Countrywide Tolstrup Financial Services Group Pty Ltd	Financial Planning Advice	Countrywide receive 25% of the initial and ongoing revenue generated. Countrywide also receives ownership of 25% of the ongoing revenue generated for referrals provided. For example, if the upfront and ongoing commission was \$1,000, Countrywide Tolstrup Financial Services Group would receive \$250 per year.
Broadley and Associates Mortgage Broking P/L	Financial Planning Advice	We will receive 30% of any initial and ongoing fees generated.

Provider	Services	Payment arrangement
Archer insurance Corp Pty Ltd	Financial Services & Credit Assistance/Debt Advice	Country Wide Agrees to pay 30 percent (%) of any up-front revenue generated from referral.
The Loan Room Pty Ltd	Credit Assistance/Debt Advice	Countrywide Agrees to pay 30 percent (%) of any up-front revenue generated from referral.
CCP Accounting Services Pty Ltd	Financial Services & Credit Assistance/Debt Advice	Country Wide Agrees to pay 20 percent (%) of any up-front revenue generated from referral.
Linea Accounting Group	Financial Services & Credit Assistance/Debt Advice	Countrywide Agrees to pay 30 percent (%) of any up-front revenue generated from referral.
NS & Associates	Financial Services & Credit Assistance/Debt Advice	Countrywide Agrees to pay 30 percent (%) of any up-front revenue generated from referral.
Insurance HQ	Financial Services & Credit Assistance/Debt Advice	Countrywide Agrees to pay 30 percent (%) of any up-front revenue generated from referral.

Separately managed accounts (SMA) - Investwide

A separately managed account (SMA) is an account where a responsible entity, based on advice from a professional investment manager, can make investment decisions on a client's portfolio and transact on those decisions without requiring the client's express consent each time. This means the responsible entity is responsible for the discretionary management of the client's investment portfolio.

We distribute the Investwide Managed Portfolios, which is/are administered by MyNorth and HUB24.

We are not the investment manager and have no relationship or association with the investment manager.

The responsible entity appoints a professional investment manager to advise on the SMA portfolio's management. The responsible entity makes all investment decisions relating to the SMA portfolios.

For more information about how the product works and the roles and responsibilities of the key parties, please

refer to the Investwide Managed Portfolios PDS which we provide to you if we recommend the SMA product to you.

Fees

Other than the fees disclosed under 'Our Fees' above, we do not receive any other remuneration in relation to Investwide Managed Portfolios.

Note

If you are no longer our client, the responsible entity may have the discretion to move your investments out of the Investwide Managed Portfolios.

ABNs and Australian financial services licences (AFSL)

Responsible entity	NMMT Limited, ABN 42 058 835 573, AFSL 234653
Investment manager	InvestSense Pty Ltd, ABN 31 601 876 528, AFSL 408800

Responsible entity	Ironbark Asset Management (Fund Services) Limited, ABN 63 116 232 154, AFSL 298626
Investment manager	InvestSense Pty Ltd, ABN 31 601 876 528, AFSL 408800

Separately managed accounts (SMA) - Cornerstone

A separately managed account (SMA) is an account where a responsible entity, based on advice from a professional investment manager, can make investment decisions on a client's portfolio and transact on those decisions without requiring the client's express consent each time. This means the responsible entity is responsible for the discretionary management of the client's investment portfolio.

We distribute the Cornerstone Managed Portfolios, which is/are administered by MyNorth and BT Panorama.

We are not the investment manager and have no relationship or association with the investment manager.

The responsible entity appoints a professional investment manager to advise on the SMA portfolio's management. The responsible entity makes all investment decisions relating to the SMA portfolios.

For more information about how the product works and the roles and responsibilities of the key parties, please refer to the Cornerstone Managed Portfolios PDS which we provide to you if we recommend the SMA product to you.

Fees

Other than the fees disclosed under 'Our Fees' above, we do not receive any other remuneration in relation to the Cornerstone Managed Portfolios.

Note

If you are no longer our client, the responsible entity may have the discretion to move your investments out of the Cornerstone Managed Portfolios.

ABNs and Australian financial services licences (AFSL)

Responsible entity	NMMT Limited, ABN 42 058 835 573, AFSL 234653
Investment manager	Russell Investment Management Ltd ABN 53 068 338 974, AFSL 247185

Responsible entity	Ironbark Asset Management (Fund Services) Limited, ABN 63 116 232 154, AFSL 298626
Investment manager	Russell Investment Management Ltd ABN 53 068 338 974, AFSL 247185

Financial and Credit Adviser Profiles

About Robert Switkowski

Robert Switkowski is an Authorised Representative of Charter Financial Planning.

Contact details

Address	Office 8, Ground Floor, 600 Doncaster Road, Doncaster, VIC 3108
Phone	(03) 9480-6999
Fax	(03) 9480-2022
Email	rswitkowski@cwadvice.com.au
Authorised representative number	252559
Credit representative number	373040

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Aged Care
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)
- Margin lending facilities

How am I paid?

I receive the following from our practice:

— salary

Based on the above, the following contains my remuneration details:

— I receive a salary from our practice

About Duncan Murray

Duncan Murray is an Authorised Representative of Charter Financial Planning.

Contact details

Address	Office 8, Ground Floor, 600 Doncaster Road, Doncaster, VIC 3108
Phone	(03) 9480-6999
Fax	(03) 9480-2022
Email	dmurray@cwadvice.com.au
Authorised representative number	453456
Credit representative number	511805

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Aged Care
- Margin lending facilities
- Self-managed super funds

How am I paid?

I receive the following from our practice:

- salary
- dividends
- equity in the practice

Based on the above, the following contains my remuneration details:

- As I am an equity owner within the business, I receive a combination of a salary and dividends.

About Gary Decru

Gary Decru is an Authorised Representative Charter Financial Planning.

Contact details

Address	Office 8, Ground Floor, 600 Doncaster Road, Doncaster, VIC 3108
Phone	(03) 9480-6999
Fax	(03) 9480-2022
Email	gdecru@cwadvice.com.au
Authorised representative number	263259
Credit representative number	501734

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)
- Goals-Based Investing

How am I paid?

I receive the following from our practice:

- salary
- dividends
- equity in the practice

Based on the above, the following contains my remuneration details:

- As I am an equity owner within the business, I receive a combination of a salary and dividends.

About Adam McRedmond

Adam McRedmond is an Authorised Representative Charter Financial Planning.

Contact details

Address	Office 8, Ground Floor, 600 Doncaster Road, Doncaster, VIC 3108
Phone	(03) 9480-6999
Fax	(03) 9480-2022
Email	amcredmond@cwadvice.com.au
Authorised representative number	386598
Credit representative number	386617

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Aged Care
- Margin lending facilities
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)
- Self-Managed Super Funds

How am I paid?

I receive the following from our practice:

- salary
- dividends
- equity in the practice

Based on the above, the following contains my remuneration details:

- As I am an equity owner within the business, I receive a combination of a salary and dividends.

About Wassim Ghattas

Wassim Ghattas is an Authorised Representative Charter Financial Planning.

Contact details

Address	Office 8, Ground Floor, 600 Doncaster Road, Doncaster, VIC 3108
Phone	(03) 9480-6999
Fax	(03) 9480-2022
Email	wghattas@cwadvice.com.au
Authorised representative number	1240880
Credit representative number	486076

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Aged Care
- Goals-Based Investing
- Self-managed super funds

How am I paid?

I receive the following from our practice:

- salary
- dividends
- equity in the practice

Based on the above, the following contains my remuneration details:

- As I am an equity owner within the business, I receive a combination of a salary and dividends.

About Mark Ladds

Mark Ladds is an Authorised Representative Charter Financial Planning.

Contact details

Address	Office 8, Ground Floor, 600 Doncaster Road, Doncaster, VIC 3108
Phone	(03) 9480-6999
Fax	(03) 9480-2022
Email	mladds@cwadvice.com.au
Authorised representative number	437230
Credit representative number	446458

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

How am I paid?

I receive the following from our practice:

- salary

Based on the above, the following contains my remuneration details:

- I receive a salary from our practice

About Lachlan Zimmer

Lachlan Zimmer is an Authorised Representative Charter Financial Planning.

Contact details

Address	Office 8, Ground Floor, 600 Doncaster Road, Doncaster, VIC 3108
Phone	0423 741 502
Email	lzimmer@cwadvice.com.au
Authorised representative number	1257464
Credit representative number	501323

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Aged Care
- Goals-Based Investing
- Self-managed super funds

How am I paid?

I receive the following from our practice:

— salary

Based on the above, the following contains my remuneration details:

- I receive a salary

About Lyndal Angove

Lyndal Angove is an Authorised Representative Charter Financial Planning.

Contact details

Address	Office 8, Ground Floor, 600 Doncaster Road, Doncaster, VIC 3108
Phone	(03) 9480-6999
Fax	(03) 9480-2022
Email	langove@cwadvice.com.au
Authorised representative number	239700
Credit representative number	407382

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)
- Goals-Based Investing
- Self-managed super funds

How am I paid?

I receive the following from our practice:

— salary

Based on the above, the following contains my remuneration details:

- I receive a salary

About Johannus Linskens

Johannus Linskens is an Authorised Representative Charter Financial Planning.

Contact details

Address	Office 8, Ground Floor, 600 Doncaster Road, Doncaster, VIC 3108
Phone	0409 554 142
Email	jlinnskens@cwadvice.com.au
Authorised representative number	251885
Credit representative number	374890

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

How am I paid?

I receive the following from our practice:

— salary

Based on the above, the following contains my remuneration details:

- I receive a salary

About Jessie Crozier

Jessie Crozier is an Authorised Representative Charter Financial Planning.

Contact details

Address	251 Napier Street, Bendigo Vic 3550
Phone	03 4439 9353
Mobile	0473 424 303
Email	jcrozier@cwadvice.com.au / jessie@cbsfin.com.au
Authorised representative number	1232923
Credit representative number	532079

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds

How am I paid?

I receive the following from our practice:

- Salary

Based on the above, the following contains my remuneration details:

- I receive a salary

About Brendan Bryan

Brendan Bryan is an Authorised Representative Charter Financial Planning.

Contact details

Address	13 Darlot Street, Horsham Vic 3400
Phone	03 5381 1587
Mobile	0438 021 159
Email	bbryan@cwadvice.com.au
Authorised representative number	000319391
Credit representative number	407057

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Aged Care
- Goals-Based Investing
- Margin lending facilities
- Self-managed super funds

How am I paid?

I receive the following from our practice:

- Salary

Based on the above, the following contains my remuneration details:

- I receive a salary

About Mark Neyland

Mark Neyland is an Authorised Representative Charter Financial Planning.

Contact details

Address	Suite 1, 1/38 High Street, Wodonga Vic 3690
Phone	02 6024 2243
Email	mneyland@cwadvice.com.au
Authorised representative number	000319604
Credit representative number	446431

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Aged Care
- Goals-Based Investing
- Self-managed super funds

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I receive the following from our practice:

- Salary

Based on the above, the following contains my remuneration details:

- I receive a salary