Fortnum Advice Pty Ltd
ABN: 52 634 060 709
AFSL: 519 190

Aurora Place, Level 6, 88 Phillip Street,
Sydney NSW 2000
Phone (02) 9904 2792

# FINANCIAL SERVICES GUIDE (FSG)

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## About this Guide

This Financial Services Guide (FSG) provides you with important information about Fortnum Advice Pty Ltd (Fortnum Advice), the Principal Practice, and its Authorised Representatives (Advisers) who may provide you with the services described in this FSG.

This FSG consists of two parts, and both contain important information which must be read together. It's important that you take the time to read the information provided so that you can make an informed decision about whether to use the services offered by us.

If you need any clarification on what you have read, please don't hesitate to contact us. We are committed to having open and honest communication with you at all times, as this is the foundation of good advice and a successful ongoing relationship.

## ABOUT US

Fortnum Advice Pty Ltd (Fortnum Advice), as an Australian Financial Services Licensee (AFSL), brings together many like-minded financial advisers who share a "client-first" approach.

Our name comes from a combination of two words – fortress and numbers. This represents our duty to you, the client – our dedication to protecting your financial security and our strength in numbers.

Fortnum Advice Pty Ltd is a wholly owned subsidiary of Entireti Limited (ABN 51 676 518 577).

### How does Fortnum Advice maintain adviser standards?

Each Fortnum Advice Adviser is required to undertake continuous professional development. Fortnum Advice hosts regular training programs on areas such as legislative changes to the taxation, social security, superannuation and investment environments. Our education and training philosophy is one of continually raising the bar.

Each Fortnum Advice Adviser has direct access to technical, risk and investment research professionals who can provide additional analysis on strategy and products so that we can deliver quality advice to you. Risk management specialists monitor and regularly audit each Fortnum Advice Adviser to maintain high-quality advice standards.

### Who is responsible for the advice to you?

Fortnum Advice is responsible for any financial advice or services your Adviser provides under our Australian Financial Services Licence (AFSL).

### What financial services and products can Fortnum Advice provide?

Fortnum Advice is licensed to provide financial product advice and deal with the following products:

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Derivatives.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Managed Discretionary Account (MDA) Services.
- Retirement savings accounts.
- Superannuation (including Self-Managed Super Funds).
- Listed Securities.
- Standard margin lending facilities.

A wide range of financial products from various product providers are available and are thoroughly researched by qualified research professionals including, but not limited to, Mercer, Innova Asset Management, Zenith and Morningstar.

Your Adviser is only authorised to advise on products which are approved by Fortnum Advice for use. Your Adviser will only recommend a product to implement your strategy after considering its suitability in relation to your individual objectives, financial situation, and needs.

### Lack of Independence

Fortnum Advice, its Principal Practices and its Advisers are not independent, impartial or unbiased due to the types of payments that are received by the group. This includes commissions paid by insurance providers or remuneration from a product issuer that is determined by the value of business placed. Payments received in this regard are all legal under Corporations Act 2001.

## OUR ADVICE PROCESS

A comprehensive advice process is designed to ensure that the advice provided is suited to your needs and financial circumstances.




### Important documents

You will receive a number of documents throughout the advice process and if you agree to enter into an ongoing review service. We will provide these documents as per your preferred method, electronically or paper based.

**Statement of Advice (SOA)**

Your Adviser will formulate a strategy to help achieve your needs and objectives and will put together any personal advice in a Statement of Advice (SOA). A SOA sets out the scope of the advice, your current personal and financial position, the basis for the advice and how it addresses your needs and objectives. It will also disclose the fees and charges payable by you and the remuneration and other benefits we may receive.

**Record of Advice (ROA)**

Where a further review is conducted or ad-hoc advice is requested from you and personal advice is provided, the advice may be provided via a new SOA or a Record of Advice (ROA) as applicable to the circumstances. Further advice may be in the form of a ROA where the further advice does not significantly differ from the original advice provided.

**Statement of Transaction (SOT)**

At times, you may wish to make changes without receiving advice. In these cases, we can take your instructions by telephone, email or in person (depending on type) and arrange for the transaction to be completed, without providing personal advice.

Once implemented, we will provide you with a Statement of Transaction (SOT), which confirms your instructions, informs you that no advice has been provided and discloses any fees and charges payable by you.

**Product Disclosure Statement (PDS)**

If your Adviser recommends a product as part of your financial strategy, they will provide you with the relevant Product Disclosure Statement (PDS). The purpose of a PDS is to assist you in making a decision about the particular financial product. It contains information about the product's key features, benefits, risks, and fees.

**Ongoing Service Agreement (OSA)**

If your Adviser recommends, and you enter into, an ongoing review service, for a period of more than 12 months, you will initially receive an Ongoing Service Agreement (OSA). This document outlines the agreed service and the fees applied over the specified period.

You will also receive an Annual Renewal Document (ARD) each following year. It will outline the estimated fees and services which will be provided to you in the upcoming 12 month period. The document will also ask you to confirm that you would like to continue the ongoing review service with your Adviser and consent to the deduction of any ongoing fees.

**Client Service Contract**

If your Adviser recommends, and you enter into, a service arrangement for a fixed period of 12 months or less, you will receive a Client Service Contract. This document outlines the agreed service and the fees applied over the specified period.

## OUR RELATIONSHIPS AND ASSOCIATIONS

### Fortnum Private Wealth Ltd and Personal Financial Services Ltd

Fortnum Private Wealth Ltd and Personal Financial Services Ltd (PFS) are both also wholly owned subsidiaries of Entireti Limited. Fortnum Private Wealth Ltd and PFS both also respectively hold Australian Financial Services Licences that provide financial services to clients.

Fortnum Advice utilise the Managed Discretionary Account (MDA) Service licensed via arrangement with Fortnum Private Wealth Ltd.

### Akumin Pty Ltd

Akumin Pty Ltd (Akumin) is a majority owned subsidiary of Entireti Limited. Akumin is a group that specialise in licensing and advice business services to financial planning practices. Some of the businesses within this group also respectively hold Australian Financial Services Licenses and Australian Credit Licences that provide financial services to clients.

### Salita Portfolio Services Pty Ltd

Salita Portfolio Services Pty Ltd (Salita), a wholly owned subsidiary of Entireti Limited, provides portfolio construction and investment services to third party product issuers and receives fees for those services.

### Entireti Lending Solutions Pty Ltd

Entireti Lending Solutions Pty Ltd, a wholly owned subsidiary of Entireti Limited, provides credit services to their clients and receives remuneration, including commissions, fees and other benefits for those services.

## HOW WE ARE PAID

The remuneration and other benefits listed below generally cover what Fortnum Advice, your Adviser, the Principal Practice and any related parties may receive as a result of the services provided to you. Specific amounts and benefits can often only be calculated once the recommendations are made to you.

There are various ways that you may pay Fortnum Advice for the services provided to you, including:

- Fee for service - where you pay a fee for the services that we provide; or
- Commission (paid by product and service providers) in the form of initial (up-front) and/or ongoing (trail) commission; or
- A combination of commission and fee for service; or
- Other.

Each of these is discussed in further detail below.

All fees for services paid by you and/or commission paid by product and service providers are paid to Fortnum Advice. Fortnum Advice then distributes 100% of the fees received to its Principal Practices or distributes the fees after our Licensee fees and other expenses have been deducted.

### Fee for service

In all instances, your Adviser will discuss the calculation of the fees when you meet and agree on the services to be provided. Fees charged are generally payable after the services have been provided, however, ongoing review service fees are generally paid in advance. The agreed fees may be documented in a Letter of Engagement, set out in a SOA, in a ROA, or via an OSA. Fee for service payments may be payable for:

- Initial Consultation – we may charge fees for your initial discovery meeting.
- Advice Preparation – we may charge fees for the preparation, presentation and/or implementation of our advice to you. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you.
- Ongoing Review Service – we may charge a fee to provide ongoing reviews, including further advice suitable to your needs.
- Ad hoc Fees – we may charge fees for other services where costs outside the above are incurred.

## How are fees for services calculated?

Fees charged for our services may be:

- A dollar amount; or
- A percentage of the amount invested; or
- An hourly rate; or
- A combination of some or all of the above, as agreed with you.

## Commissions

Fortnum Advice may receive payments in the form of initial commissions and/or ongoing commissions from the insurance product providers for any product you choose to use that is recommended by us.

These commissions are included in the fees and/or premiums you pay for the product. You do not pay these fees to us directly. We may rebate some or all of this to you.

## How commissions (initial and ongoing) from a life insurance product are calculated?

Initial commission from a life insurance provider is typically up to 66% (inclusive of GST) of the first year's premium that you pay.

Ongoing commission can be up to 33% (inclusive of GST) of the premium from year two onwards for the life of the policy.

However, existing commission arrangements for insurance purchased prior to 1 January 2018 may continue to be paid in the same manner as what would have previously been advised to you.

The actual commission that will be received by Fortnum Advice, the Principal Practice, and your Adviser will be disclosed to you in your SOA, SOT or ROA.

## Member Fees

Fortnum Advice may receive payments from the trustee of a superannuation fund, with which it has entered into a Member Services Agreement, in respect of the services provided to you on behalf of the trustee. Please refer to Part 2 of our Guide for further details (if applicable).

## Managed Discretionary Account Service Fee

Fortnum Private Wealth Limited offer a Managed Discretionary Account (MDA) Service which Fortnum Advice may utilise. If a recommendation is made for you to utilise the MDA Service, then you will be charged a service fee which Fortnum Private Wealth Limited will receive.

## Separately Managed Accounts and Managed Accounts

If a recommendation is made that you invest into a Salita Managed Account Portfolio, then Salita will receive fees derived from the recommended investment into the Salita Managed Account Portfolio. The fees are set out in the PDS and disclosure documents which will be provided to you. This payment may be included as part of, or in addition to, the Indirect Cost Ratio of the Portfolio.

## Other forms of remuneration or benefits

Fortnum Advice, your Principal Practice and/or Adviser may be entitled to other benefits when providing services to you.

Fortnum Advice, your Principal Practice and Adviser keep registers of small value benefits (i.e. $100 to $300 in value) which may be received by them from product and service providers. These benefits are permissible unless they are received frequently or when similar benefits received combine to exceed $300 per annum. If you would like a copy of the register, please ask your Adviser and it will be made available to you within seven days.

In addition, Fortnum Advice receives payments by product providers to support adviser training and professional development.

If your Adviser is an accountant who is subject to the Accounting Professional and Ethical Standards, under APES 230, all benefits received, regardless of value, will be recorded on their register.

## PROFESSIONAL INDEMNITY INSURANCE

Fortnum Advice is covered by Professional Indemnity insurance satisfying the requirements under section 912B of the Corporations Act (2001) relating to insurance obligations. Our insurance arrangements cover claims made against us as the Licensee and for the conduct of any Fortnum Advice adviser (whilst acting as an Authorised Representative of our AFSL).

## PROTECTING YOUR PRIVACY

We collect and keep a record of your personal information, including sensitive information (e.g. information about your health), in order to provide you services including advice. We may also use the information we have collected in order to comply with any legislative or regulatory obligations we have and to help us run our business.

Fortnum Advice is committed to the confidentiality and security of your personal information. It will be necessary for us to collect, use and disclose your personal information. If you do not consent to this, or we are unable to collect all the necessary personal information, we will not be able to provide you with the relevant financial planning and advice services.

In most cases, we collect personal information directly from you. In other cases, however, we may collect your personal information from third parties. The third parties we may collect from include, but are not limited to: your accountant, your lawyer or solicitor, other financial services institutions, insurance providers and any other third parties where you have provided consent.

In order to manage and administer our financial planning services, it may be necessary for us to disclose your personal information to third parties. The parties to whom we may disclose your personal information include, but are not limited to: financial institutions for the provision of financial products, such as investments, superannuation, and life insurance; auditors; third parties providing mailing services, administration support, maintenance of our information technology systems, printing of our documents, research services; any government or regulatory body for whom we have a legal obligation to provide this information to; referral partners.

It is possible that an organisation listed above may disclose your personal information to overseas recipients, but it is not possible for us to provide any further details of that in this document.

We may disclose your personal information to an entity which is located outside of Australia, to enable them to undertake specified services on behalf of Fortnum Advice, your Adviser or Principal Practice.

In addition, the Principal Practice and/ or your Adviser may disclose your personal information to overseas recipients in order to access services they provide, such as paraplanning and administration.

Details of this can be found in the Fortnum Advice Privacy Policy, which includes details of how you may access, and seek correction of, your personal information which we hold. It also includes details of how you may complain if you believe that we have breached the Australian Privacy Principles under the Privacy Act and how we deal with such complaints.

You may obtain a copy of the Fortnum Advice Privacy Policy by telephoning us on (02) 9904 2792 or by visiting our website at www.fortnum.com.au.

You can authorise another person to act on your behalf, to receive information and/or undertake transactions. Both requesting this to occur, and removing this authorisation, are required to be notified in writing.

Where your Adviser becomes a representative of, or sells their business to, another AFSL, Fortnum Advice may also use and disclose the information collected about you to enable your Adviser or the new business owner to continue to provide you with financial products and services.

We collect your personal information as permitted by, and in accordance with, the Privacy Act. Other legislation may also apply, such as the Anti-Money Laundering and Counter-Terrorism Financing Act.

## ABSENCE OF RELEVANT INFORMATION

If you do not wish to provide the information required to formulate your recommendations, your Adviser will advise you about the possible consequences of not having disclosed your full personal information and the impact on the recommendations given. You should consider these implications carefully.

## IF YOU HAVE A COMPLAINT

In the first instance, if you are unhappy with the advice or service provided by your Adviser, Practice Principal, or Fortnum Advice, you can let us know by putting your concerns in writing or by calling us.

We will investigate your complaint and respond to your concerns as quickly as possible and within 30 days.

**Complaints Officer (Fortnum Advice)**
PO Box R1872
ROYAL EXCHANGE NSW 1225

By email at complaints@entireti.com.au; or
By calling (02) 9904 2792 – select option 1, 1.

If we have not responded to your complaint within 30 days, or if you feel it has not been resolved to your satisfaction, you may refer your concerns to the Australian Financial Complaints Authority (AFCA), which provides an accessible, fair and independent dispute resolution service. You can contact AFCA at:

**Australian Financial Complaints Authority Limited**
GPO Box 3
Melbourne VIC 3001
www.afca.org.au

By email at info@afca.org.au; or
By calling 1800 931 678.

You can also contact the Australian Securities and Investments Commission (ASIC). ASIC is Australia's corporate, markets and financial services regulator. ASIC contributes to Australia's economic reputation and wellbeing by ensuring that Australia's financial markets are fair and transparent, supported by confident and informed investors and consumers. You can contact ASIC at:

**Australian Securities and Investments Commission**
PO Box 4000
Gippsland Mail Centre Victoria 3841
www.asic.gov.au

By calling 1300 300 630.

## ABOUT US

Our Practice, Eureka Whittaker Macnaught and our Advisers are Authorised Representatives of Fortnum Advice Pty Ltd (Fortnum Advice).

Our Practice has been established to provide professional market leading service advice and solutions to achieve your financial and lifestyle goals. We can help you create the financial security that lets you focus on what's really important in your life.

Below are our details and how you can contact us:

| | | | |
|---|---|---|---|
| **Name** | Eureka Financial Group Pty Ltd* | **Phone** | 1800 621 807 (free call) |
| **ABN** | 93 062 864 779 | **Website** | eurekawhittakermacnaught.com.au |
| **CAR** | 235433 | **Email** | admin@ewmac.com.au |
| **Sydney Office** | Level 5, 118 Mount Street<br>North Sydney NSW 2060 | **Phone** | (02) 9460 2288 |
| **Brisbane Office** | Level 19, 240 Queen Street<br>Brisbane QLD 4000 | **Phone** | (07) 3164 6222 |
| **Sunshine Coast** | Ground Floor<br>11 Eccles Boulevard<br>Birtinya QLD 4575 | **Phone** | 1300 887 137 |
| **Gold Coast** | Level 10, The Rocket<br>203 Robina Town Centre Drive<br>Robina QLD 4230 | **Phone** | (07) 5593 3611 |

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|---|---|---|---|
| **Name** | Tokim Holdings Pty Limited | **Phone** | (07) 3821 1161 |
| **ABN** | 54 086 301 831 | **Fax** | (07) 3821 1171 |
| **CAR** | 1286669 | **Email** | office@ewmac.com.au |
| **Address** | Level 1, Raby Bay Harbour,<br>152 Shore Street West,<br>Cleveland QLD 4163 | | |

| | | | |
|---|---|---|---|
| **Name** | Foster Raffan iPlan | **Phone** | (02) 8350 5850 |
| **ABN** | 23 643 961 620 | | |
| **CAR** | 1289385 | | |
| **Address** | Level 5, 118 Mount Street<br>North Sydney NSW 2060 | | |

| | | | |
|---|---|---|---|
| **Name** | Logiro Unchartered Pty Ltd | **Phone** | (07) 3164 6222 |
| **ABN** | 32 154 725 747 | **Email** | admin@ewmac.com.au |
| **CAR** | 421862 | | |
| **Address** | Level 19, 240 Queen Street<br>Brisbane QLD 4000 | | |

*Eureka Financial Group Pty Ltd trades as Eureka Whittaker Macnaught. You can also find information on our Principal Practice at www.eurekawhittakermacnaught.com.au. Tokim Holdings Pty Limited, Logiro Unchartered Pty Ltd (Logiro) and Foster Raffan iPlan Pty Ltd are wholly owned subsidiaries of Eureka Financial Group Pty Ltd.

## WHAT WE DO

We can provide advice on the below types of financial products and services. Your Adviser may not be qualified in all of the products and services below. Please refer to their individual Adviser Profile for their qualifications and the advice they can assist you with.

**The types of financial product advice our Advisers can provide you:**

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- MDA Services
- Retirement savings accounts.
- Superannuation.
- Managed Discretionary Account Services*.
- Self-Managed Super Funds (SMSF)*.
- Margin Lending Facilities*.
- Listed Securities*.

**The services our Advisers can provide you:**

- Investment strategies including gearing and savings plans.
- Budget and cash flow planning.
- Debt management.
- Superannuation advice, including salary sacrifice and consolidation strategies.
- Self-Managed Super Funds (SMSF)*.
- Personal insurance strategies.
- Centrelink / DVA advice.
- Retirement planning advice.
- Aged Care*.
- Estate planning advice.
- Advice on ownership and structures (e.g. discretionary and family trusts).
- Portfolio review services.
- Ongoing advisory services.

*Accredited Advisers only. Our Advisers may also engage by referral the use of specialists such as (but not limited to) accountants and solicitors.

### Our Tax Services

Eureka Whittaker Macnaught's Advisers are all listed on the Financial Adviser Register as a Qualified Tax Relevant Providers (QTRPs) with Australian Securities and Investments Commission (ASIC). This means that all Advisers of Eureka Whittaker Macnaught can provide tax advice in regard to the strategies and financial products that they recommend to you.

## OUR FEES

Fees will be agreed based on your requirements and the complexity of your financial circumstances. All fees charged will be fully detailed in the Letter of Engagement or Statement of Advice you receive and will be agreed with you prior to you becoming liable for them.

We will discuss and agree on the method of payment with you before we provide you with our services. Generally, we will either invoice you directly, or deduct from your investments, or adopt a combination of these methods for the fees payable. Cash transactions will not be accepted.

### Fee for Service

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| **Initial Consultation** | You may be charged a fee of $675 (including GST) for your discovery meeting with your Adviser. |
| **Advice Preparation** | This fee covers the preparation, presentation and/or implementation of our advice to you. There is a minimum fee of $4,400 (including GST) for the advice preparation which will increase due to complexity. |
| **Ongoing Review Service** | The ongoing advice service we provide to you will depend on the complexity of your situation. We have Ongoing Advice packages that attract different rates of fees relative to the ongoing services provided as outlined in the relevant service package offering. |
| **Hourly Rate Direct Charges** | Where other costs outside the above are incurred, your Adviser may charge an hourly rate for financial services. The current rate is up to $675 per hour or part thereof. Part or all of the initial commissions received from a product provider may be rebated to you if this charging option is used. |

### Insurance Commissions

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| **Commissions** | Insurance commissions may be paid by product providers to Fortnum Advice, who, in turn, may pay a proportion of this to Eureka Whittaker Macnaught. If your Adviser receives a proportion of this remuneration, they will inform you of the amount at the time they provide you with advice. |

### Payments we receive

All fees for services paid by you and/or commission paid by product and service providers are paid to Fortnum Advice. The relationship between Fortnum Advice and the Principal Practice is arranged through a flat fee agreement. This agreement stipulates that 100% of the remuneration is paid to the Practice. Therefore, Fortnum Advice will retain 0% and the Principal Practice will receive 100%. Eureka Whittaker Macnaught may share part of this amount with your Adviser.

Your Statement of Advice, Statement of Transaction or Record of Advice will provide further details of amounts paid to Fortnum Advice, Eureka Whittaker Macnaught, and your Adviser.

## OTHER IMPORTANT DETAILS

### Managed Discretionary Account Service

Fortnum Advice utilise the Managed Discretionary Account (MDA) Service licensed via arrangement with Fortnum Private Wealth Ltd.

If your Adviser recommends you establish an MDA, at the time of the recommendation they will provide you with a *Fortnum Private Wealth Ltd Managed Discretionary Account Service Financial Services Guide*, which, when an MDA Service is recommended, forms part of our FSG and must be read in conjunction with Part 1 – General Details and Part 2 – Principal Practice Profile. It will provide information about: what an MDA Service is; the documentation you should receive; the risks of the Service; the fees and costs and other important information.

### Our Relationships and Associations

The extensive list of products and services approved by Fortnum Advice includes products and services provided by entities with whom Fortnum Advice director, employee, Eureka Whittaker Macnaught and/or your Adviser have a relationship or association, either directly or via a related entity.

We believe that your interests should be placed first and that products and services should only be recommended if it is in your best interests.

However, it is important that you know of, and are comfortable with, those relationships and associations and any benefits that arise.

#### Our relationship with Tokim Holdings Pty Limited, Logiro Unchartered Pty Ltd and Foster Raffan iPlan Pty Ltd

Tokim Holdings Pty Limited, Logiro Unchartered Pty Ltd (Logiro) and Foster Raffan iPlan Pty Ltd are wholly owned subsidiaries of Eureka Financial Group Pty Ltd ABN 93 062 864 779, which is owned by AZ Next Generation Advisory Pty Ltd (AZNGA).

#### Our relationship with AZ Next Generation Advisory Pty Ltd (AZ NGA)

Eureka Whittaker Macnaught is a member of the AZ NGA Group of companies. AZ NGA is majority owned by Oaktree Capital Management with Azimut Group owning a significant minority holding. Oaktree is a global investment manager and Azimut is Italy's largest independent asset manager.

From time to time your adviser may recommend you apply for, acquire, vary or dispose of a financial product issued by members of the Oaktree and Azimut Groups.

Your adviser does not receive any direct remuneration or other benefit as a result of its recommendation to apply for, acquire, vary or dispose of a financial product issued by these related companies as any remuneration and benefit are received by the product issuer and ultimately our common parent company.

Credit services provided under the 'Wealthmed' brand are provided under the Australian Credit Licence of Yara Lane Finance Pty Ltd (ACL 392272). We may also refer you to Wealthmed Accounting Pty Ltd (Tax Agent No 24677924). Both Yarra Lane Finance and Wealthmed Accounting are part of the AZ NGA Group of companies.

### Referrals to members of the AZ NGA Group

From time to time, your adviser may refer you to another business within the AZ NGA Group if they believe that business is well placed to assist you. No referral fees or other direct remuneration are paid or received for these referrals. However, where you engage the referred business, it will receive the fees and other benefits arising from the services it provides, which ultimately benefits our common parent company. Services available through other businesses within the AZ NGA Group include accounting, mortgage broking, legal services, marketing and specialist financial advice.

### Referrals to us and others

We may refer clients to TorFX Pty Ltd for foreign exchange and international payment services. If you proceed with TorFX following our referral, AZ NGA may earn up to 31% of the profit from referrals to TorFX. This referral payment is not an additional cost to you.

We will not receive any referral payments for referrals we make.

We will not make any referral payments for referrals we receive.

### Fortnum Facilitated Clients

Where a client relationship has been facilitated by Fortnum, a revenue share agreement may apply. All fees for services paid by you and/or commission paid by product and service providers are paid to Fortnum. As part of this agreement, Fortnum will retain 15% of any upfront fees and 10% of any ongoing fees. Therefore, the Practice will therefore receive 85% of upfront fees and 90% of ongoing fees. The practice may share part of this amount with your Adviser. This is not an additional cost to clients.

## PROTECTING YOUR PRIVACY

In addition to the Fortnum Advice Privacy Policy, Practice name also has its own Privacy Policy. You may obtain a copy of Eureka Whittaker Macnaught's Privacy Policy by telephoning us on (02) 9460 2288 or by visiting our website at www.eurekawhittakermacnaught.com.au.

## Julian Chan (NSW) CFP®



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|---|---|
| **Authorised Representative Number** | 1308290 |
| **Phone** | 02 9460 2288 |
| **Email** | Julian.Chan@ewmac.com.au |
| **Qualifications** | Graduate Diploma of Financial Planning<br>Bachelor of Commerce (Economics) |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |
| **Professional Designations** | Certified Financial Planner (CFP®) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Listed Securities.

### Experience

Julian joined Eureka Whittaker Macnaught in 2019 and has completed a Bachelor's degree in Commerce majoring in Economics and a Graduate Diploma of Financial Planning. He maintains a strong focus on guiding pre-retirees through the transition to retirement, including developing personalised retirement strategies, optimising income streams, managing investment portfolios and providing tax-efficient planning. His goal is to provide clarity and confidence to clients as they prepare for the next chapter of life.

### How I am paid

I am an employee of Eureka Financial Group Pty Ltd and have been appointed as an Authorised Representative of Fortnum Advice. I provide advice through Eureka Financial Group Pty Ltd, a Corporate Authorised Representative of Fortnum Advice Pty Ltd.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

## Greg Cook (NSW) CFP®



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|---|---|
| **Authorised Representative Number** | 235710 |
| **Phone** | 02 9460 2288 |
| **Email** | Greg.cook@ewmac.com.au |
| **Qualifications** | Diploma of Financial Planning |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |
| **Professional Designations** | Certified Financial Planner (CFP®) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.

### Experience

Greg is a Certified Financial Planner and our Chief Executive. During the last three decades Greg has helped take financial planning from an industry to a profession. He is a member of the Financial Advice Association Australia Conduct Review Commission, the profession's disciplinary body, and is a current member of Kaplan's editorial committee. He has completed leadership studies at Cambridge University, Wharton School and Harvard Business College. Greg loves meeting new clients and helping them achieve their objectives.

### How am I paid

I am a director of Eureka Financial Group Pty Ltd and have been appointed as an Authorised Representative of Fortnum Advice. I provide advice through Eureka Financial Group Pty Ltd, a Corporate Authorised Representative of Fortnum Advice Pty Ltd.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

## Directorships and associations

I am a director in the following entities which may receive a direct benefit from any financial product advice or services that are provided to you:

- Eureka Financial Group Pty Ltd
- Logiro Unchartered Pty Ltd
- Tokim Holdings Pty Ltd
- Foster Raffan iPlan Pty Ltd
- Menico Tuck Parrish Pty Ltd
- Menico Tuck Parrish Financial Services Pty Ltd
- Wealthmed Australia Pty Ltd
- Wealthmed Accounting Pty Ltd

I am a shareholder of AZ Aust Holdings Pty Ltd, the group holding company of AZ NGA.

I am entitled to receive dividends from AZ Aust Holdings Pty Ltd.

## Andrew Jones (NSW)



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|---|---|
| **Authorised Representative Number** | 235711 |
| **Phone** | 02 9460 2288 |
| **Email** | Andrew.jones@ewmac.com.au |
| **Qualifications** | Bachelor of Business (Accounting)<br>Diploma of Financial Planning |
| **Professional Memberships** | CPA – CPA Australia<br>Financial Advice Association Australia (FAAA)<br>SSA – SMSF Specialist Advisor |
| **Professional Designations** | Certified Public Accountant (CPA) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Listed Securities.

### Experience

Andrew is a Senior financial planner and the Chief Financial Officer of Eureka Whittaker Macnaught. Andrew is a self-managed superannuation expert after qualifying as an SMSF Association specialist SMSF Advisor in 2005. Andrew has a passion for creating successful Retirement Road Map plans for individuals, families and small business owners as they look to transition away from the workforce towards the next chapter of their lives. Andrew leads a highly effective team looking after high net wealth families and successful small business operators developing deep and trusting relationships.

### How am I paid

I am a director of Eureka Financial Group Pty Ltd and have been appointed as an Authorised Representative of Fortnum Advice. I provide advice through Eureka Financial Group Pty Ltd, a Corporate Authorised Representative of Fortnum Advice Pty Ltd.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

## Directorships and associations

I am a director in Eureka Financial Group Pty Ltd which may receive a direct benefit from any financial product advice or services that are provided to you.

I am a shareholder of AZ Aust Holdings Pty Ltd, the group holding company of AZ NGA.

I am entitled to receive dividends from AZ Aust Holdings Pty Ltd.

## Timothy Manwaring (NSW) CFP®



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|---|---|
| **Authorised Representative Number** | 1283284 |
| **Phone** | 02 9460 2288 |
| **Email** | Tim.manwaring@ewmac.com.au |
| **Qualifications** | Bachelor of Applied Finance/Bachelor of Commerce - Professional Accounting<br>Graduate Diploma of Financial Planning |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |
| **Professional Designations** | Certified Financial Planner (CFP®)<br>SMSF Specialist Advisor Program (SSA™) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Listed Securities.

### Experience

Tim has worked in financial services since 2017 and has experience in superannuation, insurance, retirement funding and investment advice. Whilst Tim has the aptitude to provide advice in all of the above areas, he specialises in providing pre-retirement advice to individuals and couples aged between 50 to 65 who are looking to ensure they are appropriately positioned to live the life they want in retirement. Tim has completed a double degree in Commerce and Applied Finance – Professional Accounting, a Graduate Diploma of Financial Planning and the FASEA Professional Year, in addition to the Certified Financial Planner Qualification. With his strong attention to detail and focus on delivering excellent outcomes for clients, Tim's career is progressing quickly.

### How I am paid

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- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

## Ben Parnell (NSW)



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| **Authorised Representative Number** | 1245113 |
| **Phone** | 02 9460 2288 |
| **Email** | Ben.Parnell@ewmac.com.au |
| **Qualifications** | Bachelor of Arts (Business Economics) – Honours<br>Advanced Diploma of Financial Planning |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.

### Experience

Ben began his career in the financial services industry with Eureka Whittaker Macnaught in 2011, after moving to Australia from the UK in 2010. Deciding to settle here, Ben has worked his way up through the business across a number of roles, which equipped Ben with all the necessary skills to excel in his role as Financial Planner since 2016. Ben draws motivation from seeing clients achieve their goals and aspirations and believes in long term relationships with clients, helping them to stay on track through all of life's ups and downs with a sound and adaptable financial plan.

### How I am paid

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- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

## Sally Bell (QLD) CFP®



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|---|---|
| **Authorised Representative Number** | 440970 |
| **Phone** | 07 3164 6222 |
| **Email** | Sally.bell@ewmac.com.au |
| **Qualifications** | Master of Applied Finance<br>Graduate Diploma of Financial Planning |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |
| **Professional Designations** | Certified Financial Planner (CFP®)<br>Aged Care Specialist |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Aged Care.
- Margin Lending Facilities.
- Listed Securities.

### Experience

Sally is a Certified Financial Planner and Chief Operating Officer at Eureka Whittaker Macnaught. Sally's focus is in providing specialist advice in Aged Care, along with supervision of Professional Year candidates at Eureka Whittaker Macnaught. If you are seeking other types of financial advice, these services are available from her adviser colleagues.

### How I am paid

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- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

## Joanna Moss (QLD)



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| **Authorised Representative Number** | 1240905 |
| **Phone** | 07 3164 6222 |
| **Email** | Joanna.moss@ewmac.com.au |
| **Qualifications** | Bachelor of Economic & Social Studies (Business & Management)<br>Advanced Diploma of Financial Planning |
| **Professional Memberships** | Financial Advice Association Australia (FAAA)<br>RIAA - Responsible Investment Association of Australasia |
| **Professional Designations** | Aged Care Specialist |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Aged Care.
- Margin Lending Facilities.

### Experience

Joanna began her career in the financial services industry in 2005 in UK retail banking. Having settled in Australia, Joanna began working with Whittaker Macnaught in 2012 and continued on to join Eureka Whittaker Macnaught in 2013. Joanna enjoys getting to know her clients and helping them achieve their aspirations through holistic and tailored financial planning. She values long-term relationships and empowering clients to make sound financial decisions which are in their best interests. Joanna believes in strategic financial planning that is reviewed and adjusted as life changes and that a well-designed financial plan will stand the test of time. Joanna is one of Eureka Whittaker Macnaught's Aged Care Specialist planners.

### How I am paid

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- I am paid a salary based on experience, capability and responsibilities.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

### Directorships and associations

I am a shareholder of AZ Aust Holdings Pty Ltd, the group holding company of AZ NGA.

I am entitled to receive dividends from AZ Aust Holdings Pty Ltd.

## Christopher John Shiels (QLD)



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|---|---|
| **Authorised Representative Number** | 305716 |
| **Phone** | 07 3164 6222 |
| **Email** | Chris.Shiels@ewmac.com.au |
| **Qualifications** | Bachelor of Business<br>Graduate Diploma of Financial Planning |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- MDA Services
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Margin Lending Facilities.
- Listed Securities.

### Experience

Chris started working in the financial industry as an adviser in 2006. Since then, he has developed a deep expertise in arranging and managing investment strategies for clients from all walks of life. Be careful, asking him about how the investment strategies work because he might just tell you and then you'll have to sit through an economics lesson! If you're interested in that, good for you, if not you'll probably spend your time wondering how this guy gets so excited about this stuff.

Chris lives in leafy suburban Brisbane with his wife, a dog, a cat and too many bicycles that haven't been ridden in quite some time.

He holds a Bachelor of Business and Graduate Diploma of Financial Planning.

### How I am paid

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- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

## Kellie Treweek (QLD)



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|---|---|
| **Authorised Representative Number** | 429280 |
| **Phone** | 07 3164 6222 |
| **Email** | kellie.treweek@ewmac.com.au |
| **Qualifications** | Master of Financial Planning<br>Graduate Diploma of Financial Planning |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- MDA Services
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Listed Securities.
- Aged Care
- Gearing

### Experience

Kellie gains energy from 'joining dots' for others, making things happen effortlessly that appear overwhelming. It's an intrinsic talent that draws on her resourcefulness and aligns her technical know-how with her need to nurture.

Joining our team in 2024 as part of the merger between Eureka Whittaker Macnaught and Logiro, Kellie previously spent close to 7 years with Logiro as a Senior Financial Strategist. She's been involved in the financial planning industry since 2002, utilising her broad skill set in a variety of roles. This has included operating her own successful financial planning practice in inner city Brisbane, and assisting other practices with strategy development, business development, practice management and process improvement.

She appreciates how vulnerable clients feel entering an advice relationship and she forms trusted relationships with her clients so they can concentrate on their own area of expertise, while outsourcing the complexities of wealth management, protection and transfer to a specialist. Helping her clients with strategic decisions and working with other professionals to ensure a cohesive outcome for clients and their family is her strength.

Kellie holds a Master of Financial Planning and specialist accreditation in self-managed superannuation funds and aged care.

## How I am paid

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## Liam Roche (QLD)



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|---|---|
| **Authorised Representative Number** | 1310484 |
| **Phone** | 07 3164 6222 |
| **Email** | Liam.Roche@ewmac.com.au |
| **Qualifications** | Bachelor of Commerce – Finance/Financial Planning |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.

### Experience

Liam Roche is currently a Provisional Financial Adviser and is completing their work and training requirements under the Professional Year program.
The Supervisor of Liam Roche is Sally Bell and must ensure appropriate supervision of advice given by the provisional relevant provider. Sally Bell can be contacted at Sally.bell@ewmac.com.au or via phone on 07 3164 6222.
Liam Roche joined Eureka Whittaker Macnaught in 2019 as a paraplanner and has since commenced progressing into a financial planner role. He holds a degree in financial planning from the University of Technology Sydney and is a member of the Financial Advice Association Australia. Liam enjoys working with wealth accumulators, pre-retirees and retirees to help them achieve their financial goals and aspirations. He is passionate about providing holistic and personalised advice that covers all aspects of wealth creation, protection and distribution.

### How I am paid

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- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

## Rosie McPhail (QLD)



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| **Authorised Representative Number** | 1315968 |
| **Phone** | 07 3164 6222 |
| **Email** | rosie.mcphail@ewmac.com.au |
| **Qualifications** | Graduate Diploma of Financial Planning |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.

### Experience

Rosie McPhail is currently a Provisional Financial Adviser and is completing their work and training requirements under the Professional Year program.

The Supervisor of Rosie McPhail is Joanna Moss and must ensure appropriate supervision of advice given by the provisional relevant provider. Joanna Moss can be contacted at Joanna.moss@ewmac.com.au or via phone on 07 3164 6222.

Rosie began her career in financial services in 2019 while completing her Bachelor of Commerce at the University of Queensland before completing her Graduate Diploma in Financial Planning shortly after.

Rosie has progressed through a variety of roles in her career as a client services officer, implementation manager, client relationship manager, and paraplanner to now completing her professional year to become a financial planner.

She enjoys getting to know her clients to help achieve goals that are most important to them using personalised, strategic, holistic planning. She aims to give her clients the peace of mind that any complexities or changes to their finances are being managed through each phase of life.

### How I am paid

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- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

## Daniel Shine (QLD)



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|---|---|
| **Authorised Representative Number** | 335089 |
| **Phone** | (07) 5593 3611 |
| **Email** | daniel.shine@ewmac.com.au |
| **Qualifications** | Diploma of Financial Services<br>Bachelor of Commerce<br>Bachelor of Laws<br>Graduate Diploma of Chartered Accounting |
| **Professional Memberships** | Financial Advice Association Australia (FAAA)<br>Chartered Accountants Australia and New Zealand (CA ANZ) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Listed Securities.
- Margin Lending

### Experience

Daniel holds degrees in both Accounting and Law, Diploma of Financial Planning and is a Chartered Accountant.

My greatest motivation comes from witnessing clients reach their financial and personal goals, whatever stage of life they're in. I enjoy getting to know my clients, helping them identify their goals and then assisting them in exploring available options to reach these milestones. I value long term relationships with my clients and am a firm believer that efficient, effective and personal service are critical factors in creating and maintaining this. I also enjoy implementing strategies that clients may not have considered that will build and protect their wealth. I started my career as a chartered accountant and have always had a keen interest in financial planning as part of my professional services to clients. Providing quality service and advice with planning client investment portfolios and their broader financial needs has long been a central focus for me. My experience in both the accounting and financial services professions gives me a unique perspective, which provides significant benefits to my clients.

On a personal note, I was born and raised on the Gold Coast and now live in the heart of the Gold Coast with my wife and four children. I enjoy time with my family and friends, heading to the gym and running.

Daniel has a membership of the Financial Advice Association Australia.

## How I am paid

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- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

## Directorships and associations

I am a shareholder of AZ Aust Holdings Pty Ltd, the group holding company of AZ NGA.

I am entitled to receive dividends from AZ Aust Holdings Pty Ltd.

## Peter O'Callaghan (QLD) CFP®



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|---|---|
| **Authorised Representative Number** | 336292 |
| **Phone** | (07) 3512 8800 |
| **Email** | peter.ocallaghan@ewmac.com.au |
| **Qualifications** | Diploma of Financial Planning<br>Diploma of Business, Marketing Management<br>Master of Financial Services Law |
| **Professional Memberships** | Financial Advice Association Australia (FAAA)<br>SMSF Association |
| **Professional Designations** | Certified Financial Planner (CFP®) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Listed Securities
- Aged Care.
- Margin Lending Facilities.

### Experience

Peter has completed formal studies through the University of Adelaide (SMSF accreditation), Securities Institute of Australia (Financial Planning), Deakin University (Diploma of Financial Planning, and a Master of Financial Services Law (Macquarie University Law School). In addition, Peter has executive qualifications from Cambridge (UK) and Wharton (US) Universities and diplomas in Leadership, Management, and marketing.

Peter believes strongly that his role is to empower his clients to make informed decisions, and his advice philosophy has been formed over 25 years as a Financial Planner, beginning his career at a major Australian bank before moving into an accounting firm. Peter worked as a Private Client Adviser for ANZ Private Bank, as a Regional Manager Advice for Rabo Financial Advisers, a senior Adviser for Telstra Super Financial Planning, and as Regional Manager Qld for State Super Financial Services Australia, before opening his own practice, which later became MSI Taylor Wealth Management.

In his spare time Peter is a Commissioned Officer in the Royal Australian Air Force Reserves and is actively involved in adult education and training.

Peter is a Certified Financial Planner, and has membership of the SMSF Association, Financial Advice Association Australia and the Tax Practitioners Board. Peter is also a Justice of the Peace (Qualified).

## How I am paid

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- I am paid a salary based on experience, capability and responsibilities.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

## Directorships and associations

I am a shareholder of AZ Aust Holdings Pty Ltd, the group holding company of AZ NGA.

I am entitled to receive dividends from AZ Aust Holdings Pty Ltd.

## James Cusack (QLD)



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| **Authorised Representative Number** | 1297040 |
| **Phone** | (07) 3164 6222 |
| **Email** | james.cusack@ewmac.com.au |
| **Qualifications** | Graduate Diploma of Financial Planning<br>Diploma of Financial Planning<br>Bachelor of Commerce (major in Finance)<br>Bachelor of Business Management (major in Marketing) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Listed Securities.
- Margin Lending Facilities.

### Experience

James started his journey in the financial services industry in 2020, where he learned the ropes within the technical department before commencing his professional year in 2021. Upon the completion of this at the start of 2023, James enjoyed assisting clients with holistic financial advice, specifically regarding superannuation, retirement planning, personal insurance and investment decisions.

### How I am paid

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I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

## Emerson Scott (QLD) CFP®



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|---|---|
| **Authorised Representative Number** | 1003951 |
| **Phone** | (07) 3821 1161 |
| **Email** | emerson.scott@ewmac.com.au |
| **Qualifications** | Postgraduate Diploma in Financial Planning<br>Diploma of Financial Services (Financial Planning)<br>Advanced Diploma of Financial Services (Financial Planning) |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |
| **Professional Designations** | Certified Financial Planner (CFP®) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Aged Care
- Margin Lending Facilities.
- Self-Managed Super Funds (SMSF).
- Listed Securities.

### Experience

Emerson provides his clients with personalised financial advice that helps them protect what's important and achieve their savings and retirement goals.

Prior to joining Eureka Whittaker Macnaught in 2026, Emerson spent more than 13 years with Commonwealth Bank of Australia, as a financial planner and 4 years a Comprehensive Financial Planner with profit for member super funds.

Emerson is originally from South Africa and had 10 years financial services experience.

He brings experience and expertise across a wide range of financial advice areas, including wealth accumulation and personal protection, pre- and post-retirement planning and financial planning for aged care.

Emerson's career is characterised by his genuine interest in building strong relationships with clients. He keeps things simple and provides clear explanations of what can sometimes be complex financial matters.

## How I am paid

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- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

## Andrew Robert Taylor



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|---|---|
| **Authorised Representative Number** | 1270242 |
| **Phone** | (07) 3821 1161 |
| **Email** | andrew.taylor@ewmac.com.au |
| **Qualifications** | Master of Economics<br>Advanced Diploma of Financial Planning<br>Diploma of Financial Planning<br>Graduate Certificate in Management |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Managed Discretionary Account Services.
- Listed Securities.
- Aged Care

### Experience

Joining the team in 2015, Andrew hails from a strong analytical background and holds a master's degree in economics from the University of New England and a Graduate Certificate in Management as well as membership to the Financial Advice Association Australia. Andrew's attention to detail and thorough approach, coupled with his natural ability to build rapport quickly, enables him to best support his clients with their financial health.

### How I am paid

I am an employee of Eureka Financial Group Pty Ltd and have been appointed as an Authorised Representative of Fortnum Advice. I provide advice through Tokim Holdings Pty Ltd, a Corporate Authorised Representative of Fortnum Advice Pty Ltd.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

## David Paul Cooper CFP®



| | |
|---|---|
| **Authorised Representative Number** | 1002793 |
| **Phone** | (07) 3821 1161 |
| **Email** | David.cooper@ewmac.com.au |
| **Qualifications** | Diploma of Financial Services (Financial Planning)<br>Advanced Diploma of Financial Services (Financial Planning)<br>Graduate Diploma of Financial Planning |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |
| **Professional Designations** | Certified Financial Planner (CFP®) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Managed Discretionary Account Services.
- Retirement savings accounts.
- Superannuation.
- Listed Securities.
- Aged Care

### Experience

David provides his clients with personalised financial advice that helps them protect what's important and achieve their savings and retirement goals.

Prior to joining Eureka Whittaker Macnaught through its merger with Blue Harbour in 2024, David joined Blue Harbour in 2021 after more than 20 years with Commonwealth Bank of Australia, including 17 years as a financial planner.

He brings experience and expertise across a wide range of financial advice areas, including wealth accumulation and personal protection, pre and post-retirement planning and financial planning for aged care.

David's career is characterised by his genuine interest in building strong relationships with clients. He keeps things simple and provides clear explanations of what can sometimes be complex financial matters.

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## Michael Schnabel (QLD)



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| **Authorised Representative Number** | 247605 |
| **Phone** | 1300 887 137 |
| **Email** | michael@wealthmed.com.au |
| **Qualifications** | Diploma of Financial Planning |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- MDA Services
- Retirement savings accounts.
- Superannuation.
- Listed Securities.
- Self-Managed Super Funds (SMSF)
- Aged Care
- Margin Lending Facilities.

### Experience

Michael is an experienced planner with an impressive career spanning more than 30 years. He brings optimism and enthusiasm to everything he does and truly enjoys making a positive impact on his retiree clients and colleagues alike.

Michael likens his approach to financial planning to his extensive sprinters coaching experience – believing that big goals are achieved by setting smaller, bite-sized goals, and staying accountable along the journey. He embodies a values-based philosophy and encourages his clients to establish a plan that will maximise the use of their resources and achieve their greatest joys.

Michael completed his Diploma of Financial Planning in 1997. That same year, he achieved the highest recognition in the industry by admission as a Certified Financial Planner with the Financial Advice Association Australia.

Outside of work, you'll find Michael at the beach, where he starts most days with exercise, or in his kitchen exploring his passion for home cooking. He also thoroughly enjoys travelling with his family, particularly exploring diverse cultures and cuisines.

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## Megan Neale (QLD)



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| **Authorised Representative Number** | 1003466 |
| **Phone** | 1300 887 137 |
| **Email** | megan.neale@ewmac.com.au |
| **Qualifications** | Graduate Diploma of Financial Planning<br>Advanced Diploma of Financial Planning<br>Diploma of Financial Services Financial Planning |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Listed Securities.
- Aged Care.

### Experience

Megan holds a Graduate Diploma of Financial Planning, Advanced Diploma in Financial Planning and is currently studying her Masters. She is an active member of the Financial Advice Association Australia (FAAA).
She has been working in the Financial Planning industry since 2008 and she has been an Authorised Representative to provide financial advice to clients since 2012. Having worked her way from the ground up in the industry, she has the experience and education to assist clients in meeting their objectives.

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## Rory O'Neill (QLD)



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|---|---|
| **Authorised Representative Number** | 1294551 |
| **Phone** | 1300 887 137 |
| **Email** | rory@wealthmed.com.au |
| **Qualifications** | Bachelor of Commerce (Financial Planning and Accounting)<br>Certificate IV in Finance & Mortgage Broking |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- MDA Services
- Retirement savings accounts.
- Superannuation.
- Listed Securities.
- Self-Managed Super Funds (SMSF)

### Experience

Rory is a Financial Advisor who specialises in wealth accumulation and retirement planning. He is passionate about helping his clients strike the perfect balance in realising both their financial and lifestyle goals, whilst delivering an exceptional client experience.

Rory's expertise includes an intricate understanding of his medical professional clients. This is backed by more than three years working with a doctor-dominant clientele.

He most enjoys partnering with clients to build their wealth and financial freedom through highly personalised and goal-oriented strategies, whilst also growing their own understanding of the process along the way.

Outside of work, Rory enjoys spending time outdoors, whether it be going to the beach, cycling, running, or camping. You'll usually find him accompanied by his Labradoodle, Dougal. Although he loves the sunshine state's beautiful weather year-round, you'll also find him chasing winter to enjoy snow skiing both within Australia and overseas.

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## Daniel Molesworth CFP®

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|---|---|
| **Authorised Representative Number** | 338021 |
| **Phone** | (02) 9460 2288 |
| **Email** | danielm@fosterraffaniplan.com.au |
| **Qualifications** | Bachelor of Finance<br>Diploma of Financial Planning (FPA)<br>Diploma in Law<br>Cert IV in Finance & Mortgage Broking |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |
| **Professional Designations** | Certified Financial Planner (CFP®) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Managed Discretionary Account Services
- Self-Managed Super Funds (SMSF)
- Aged Care
- Margin Lending Facilities
- Listed Securities

### Experience

Daniel Molesworth is highly respected, qualified and experienced planner who is passionate about helping his clients reach their financial and lifestyle goals.

Daniel established Iplan Financial Planning in 2009 after working as a Senior Financial Planner with CFP since 2001. Daniel and Rob first worked together at CFP in 2003. In 2021 they decided to merge their respective businesses – Iplan Financial Planning and Foster Raffan Financial Services. They believe the new structure provides a superior offering of wealth management tools. From 1 July 2021, Iplan Financial Planning Pty Ltd has transitioned into Foster Raffan iPlan Pty Ltd.

## How I am paid

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## Directorships and associations

I am a shareholder of AZ Aust Holdings Pty Ltd, the group holding company of AZ NGA.

I am entitled to receive dividends from AZ Aust Holdings Pty Ltd.

## Robert Wood CFP®



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|---|---|
| **Authorised Representative Number** | 340520 |
| **Phone** | (02) 9460 2288 |
| **Email** | robwood@fosterraffaniplan.com.au |
| **Qualifications** | Bachelor of Commerce (Accounting & Finance)<br>Diploma of Financial Services<br>Advanced Diploma of Financial Services (Financial Planning) |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |
| **Professional Designations** | Certified Financial Planner (CFP®) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Managed Discretionary Account Services
- Self-Managed Super Funds (SMSF)
- Margin Lending Facilities
- Listed Securities

### Experience

Rob is a Certified Financial Planner who provides comprehensive advice to help meet your financial needs. Rob started in the industry in the graduate program at CFP, where he met Daniel. Rob went on to become a financial planner with Commonwealth Bank. From there he worked at Jaques Stanmore Financial Advisors, before joining Foster Raffan in 2011. In 2017 he helped establish Foster Raffan Financial Services.

In 2021, Daniel and Rob decided to merge their respective businesses – Iplan Financial Planning and Foster Raffan Financial Services. They believe the new structure provides a superior offering of wealth management tools. From 1 July 2021, Foster Raffan Financial Services Pty Limited has transitioned into Foster Raffan iPlan Pty Ltd.

## How I am paid

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## Directorships and associations

I am a shareholder of AZ Aust Holdings Pty Ltd, the group holding company of AZ NGA.

I am entitled to receive dividends from AZ Aust Holdings Pty Ltd.

Fortnum Advice Pty Ltd
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AFSL: 519 190

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