

Financial Services and Credit Guide

Statesman Financial Solutions

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

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

Documents you may receive

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

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

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

When I provide credit assistance I will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in a Record of debt advice or a Credit Proposal. I will retain a record of the debt advice or Credit Proposal for at least seven years from the date our relationship ends. You may request a copy by contacting our office. I will only provide recommendations to apply for a particular credit contract with a certain lender or increase the credit limit of a particular credit contract where the contract meets your needs and objectives and is not unsuitable to your circumstances.

If I recommend or arrange a financial product for you I will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to manage that product. You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Not Independent

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

About my practice

Name	Sean Zemunik trading as Statesman Financial Solutions
Australian Business Number	26 212 985 311

About Sean Zemunik

Authorised representative number	300335
Credit representative number	393641

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Office contact details

Address	10 / 1329 Hay Street, , WEST PERTH, WA 6005
Phone	08 9321 2555
Email	sean@statesmanfs.com.au
Website	www.statesmanfs.com.au

My advice and services

I can provide you with personal and general advice about specific services and financial products listed below. I can also arrange for financial products to be issued without advice from me. In some cases, I may not be able to distribute a financial product to you under non-personal advice if your circumstances do not fit within a product's target market.

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

I can provide financial advice in relation to:	I can provide advice and arrange the following products and services:
— Investment strategies (strategic asset allocation)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Managed investments
— Debt management (including borrowing for personal purposes)	— Investor directed portfolio services (for example, administration platforms)
— Salary packaging	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Superannuation strategies and retirement planning	— Retirement income streams, including pensions and annuities
— Personal insurance	— Personal and group Insurance (life cover, disability, income protection and trauma)
— Centrelink and other government benefits	— Loans including mortgages, reverse mortgages and deposit bonds
	— Life investment products including whole of life, endowment and bonds
	— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker
	— Limited selection of investment guarantees

AMP Financial Planning maintains an approved products and services list from a diversified selection of approved Australian and International fund providers, including companies related to AMP Financial Planning. These have been researched by external research houses as well as my in-house research team.

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

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

If I recommend a new platform or portfolio administration service, I use those approved by AMP Financial Planning. These services may include those issued by companies related to AMP Financial Planning.

I am also an Accredited Mortgage Consultant. As a credit representative of AMP Financial Planning I am authorised to provide mortgage and finance broking activities, including advising and assisting you to implement loan products and consumer leases.

Subject to meeting lender credit criteria, I can advise on loans relating to:

- residential mortgages and home loans
- deposit bonds
- reverse mortgages

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

As at October 2021, the lenders whose products are most commonly recommended by accredited mortgage consultants authorised by AMP Financial Planning are Macquarie Bank, NAB, AMP Bank, AFG Home Loans, Commonwealth Bank and ANZ.

Tax implications of my advice

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

Transaction services

I can arrange to complete transactions for you on limited types of financial products where I can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without my advice, I will ask you to confirm your instructions, which will be documented in writing. I will keep a record of this documentation for seven years after the end of our relationship. You may request a copy of such records by contacting my office during that period.

Your relationship with me and using my services

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

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

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

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

Changing service providers

To ensure that you are provided at all times with servicing to meet your financial needs, I may transfer my rights and obligations under my servicing arrangement with you to another financial planning practice within the AMP network or transfer my servicing rights with you to another licensee (the new service provider). If I do this, the new service provider will provide the servicing to you and will be entitled to the agreed fees. The new service provider will enter into a new servicing arrangement with you. I'll write to you in advance of a transfer occurring, to introduce your new service provider. You may notify your new service provider at any time if you want to vary or end your servicing arrangements.

To ensure that you are provided at all times with ongoing servicing to meet your financial needs, I may transfer my rights and obligations under this servicing arrangement to another adviser or financial planning practice within the AMP network or to another AMP licensee (the new service provider). If I do this, the new service provider will provide the servicing to you and will be entitled to the agreed fees. The new adviser will then take over the rights and obligations on the same terms and conditions set out in this servicing arrangement and I will be released from those rights and obligations. I will write to you in advance of a transfer occurring, to introduce your new service provider. You may notify your new service provider at any time if you want to vary or end your servicing arrangements.

Providing information to me

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

It is also important that you keep me up to date by informing me of any changes to your circumstances so I am able to determine if my advice continues to be appropriate.

My fees

The actual fee charged to you will depend on the nature of the advice or service I provide. I will discuss and agree the actual fees with you before I proceed. The following section outlines the types of fees that may apply.

The fees charged for my advice and services may be based on a combination of:

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

My agreed advice and service fees may include charges for:

- Initial advice
- Ongoing advice and services
- Annual advice and services

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

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

I may also receive commissions for deposit bonds. Details are in the schedule of fees.

Payment methods

I offer you the following payment options for payment of my advice and service fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment (subject to the advice and service provided)

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

All permissible fees and commissions will be paid directly to AMP Financial Planning as the licensee. They retain a percentage (as a licensee fee) to cover their costs and the balance is passed on to me. The percentage is determined annually, based on a number of factors, including my business revenue over a 12 month period.

For more information on my service fees, please see my **Schedule of fees** attached or available on request.

Other costs

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

How I am paid

I am a sole trader and receive all fees and commissions paid to my practice.

Other benefits I may receive

The following are monetary and non-monetary benefits I may receive other than those explained above. These are not additional costs to you.

In addition to the payments I may receive for my advice and services, I may receive other support services or recognition from the licensee to help me grow my business. This could include education or training support, badging rights, technology, financing, events or other recognition I am eligible for. I may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. I may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Development, management and advice (DMA) run off payments

Eligibility to receive DMA run off payments is dependent on me continuing to be authorised by and meeting standards set by AMP Financial Planning. From 31 January 2020 I will be eligible to receive run off payments based on the amount of advice revenue I generated in 2018. Advice revenue includes revenue directly attributable to advice provided to a client for an agreed fee. It excludes commissions from investment, insurance and banking products. These payments are to assist with my cashflow over 3 years as set out in the table below. Run off payments will not be made after January 2023.

Year	Total annual amount
2021	\$9,000.00
2022	\$4,500.00

Business buy-back option

Where I request AMP Financial Planning to buy-back my business on or prior to 31 December 2021 and this is approved by AMP Financial Planning, then if I leave the financial services industry or can no longer appropriately service a selection of my clients, AMP Financial Planning will either look after my clients or appoint you to another adviser or financial planning practice within the AMP network.

If this happens, AMP Financial Planning makes available a facility for practices to transfer the servicing rights of their clients. The valuation will vary depending on certain factors including the annual recurring revenue of my practice and the level of my service standards.

Personal and professional development

AMP Financial Planning offers education, personal and professional development opportunities to my practice on an annual basis. Participation in these opportunities may be based on attainment of qualifying criteria or open eligibility.

Education and professional development

Provided I meet specific qualification criteria AMP Financial Planning will support the practice with up to 20% of the licensee fees payable by the practice to the licensee in 2017 to meet the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority. I may also be eligible for education or training support to assist with the development of advisers in my practice. This support may be dependent on a number of factors including the experience of the adviser and their tenure at my practice.

The support mentioned above is paid by AMP Financial Planning directly to the education provider and not to me.

Placement fees

From time to time AMP Financial Planning will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of 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 AMP Financial Planning. I may share in this fee based on the level of participation by my clients.

Relationships and associations

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

About my licensee

AMP Financial Planning Pty Limited

ABN 89 051 208 327

Australian Financial Services Licensee and Australian Credit Licensee

Licence No: 232706

AMP Financial Planning has:

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

AMP Financial Planning's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

About the AMP Group

AMP Financial Planning is a member of the AMP group of companies. I can provide advice on products from a wide range of financial product providers, some of which are related or associated with AMP Financial Planning, namely:

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

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

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

AMP Financial Planning's relationships with other companies

From time to time, AMP Services Limited (ASL) may facilitate access to AMP Financial Planning and its authorised representatives for issuers to train or educate AMP Financial Planning and its authorised representatives on their products.

Confidence in the quality of my advice

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

- Contact your adviser or accredited mortgage consultant and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact AMP Financial Planning:
 - Phone 1800 812 388
 - Email advicecomplaints@amp.com.au
 - In Writing:

AMP Financial Planning Limited
Attention: Head of Advice Complaints and Client Remediation
33 Alfred Street
Sydney NSW 2000
- They will try to resolve your complaint quickly and fairly. They will provide you with a decision in respect to your complaint within 30 days of me receiving it.
- I note that in some circumstances, it may not be possible for my to completely resolve a complaint within this timeframe. If you do not agree with my decision in respect of your complaint, or are otherwise unsatisfied with my response, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following table.

Any issues relating to 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 relating to your personal information	The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.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

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

Your privacy

I am committed to protecting your privacy. Below I outline how I maintain the privacy of the information I collect about you.

Privacy collection statement

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

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

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

- Your adviser and AMP Financial Planning may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by AMP Financial Planning to review customers' needs and circumstances from time to time, including other companies within the AMP group (the Group);
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Group in providing financial 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 (subject to your ability to opt-out as set out in the Group Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and AMP Financial Planning will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or AMP Financial Planning 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 complaint about a breach of the Australian Privacy Principles.

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

Australian Finance Group (AFG)

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

Subject to compliance with relevant laws, included relating to conflicted remuneration, lenders may offer incentives that are paid directly to the accredited mortgage consultant. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Accredited mortgage consultants may be invited to attend the AFG National Conference. This is an annual event which offers accredited mortgage consultants the opportunity for professional development and to hear industry updates and educational presentations by AFG and lender sponsors. AFG may subsidise some costs of attendance, subject to compliance with relevant laws. The value will depend upon a range of factors, including the nature of the courses and events planned.

Any benefits that I may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act 2009 (Cth), will be disclosed in my advice to you prior to application.

Schedule of fees

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

Initial fees

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

Initial service	Fee amount
	Tiered fee structure, with a minimum fee starting from \$2,200. Funds under management:
	\$0 - \$150,000.....3.30% (incl GST)
	\$150,000+..... 2.20% (incl GST)
	Example 1 – if you invest \$170,000 the fee charged will be 3.17%.
Superannuation & Investment Advice	\$150,000 @ 3.30% = \$4,950
	\$20,000 @ 2.20% = \$440
	Total charged = \$5,390 = 3.17% p.a. (incl GST) of \$170,000.
	Example 2 – if you invest \$50,000 the fee charged will be \$2,200.
	Example 3 – if you invest \$100,000 the fee charged will be \$3,300.

Ongoing service fees

I provide ongoing services for clients with existing ongoing fee arrangements to help you stay on track to meet your goals. My ongoing service fees vary depending on the scope and complexity of services provided. The cost of these services are as follows:

Ongoing service	Fee amount
Ongoing Advice Fee	2.20% of funds under management (FUM) [For example, if your investment balance was \$100,000 and your % of FUM was 2.20%, your annual fee would be \$2,200].

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement. Note that ongoing service are closed to new clients and are applied to existing 'ongoing advice agreements' prior to 1 March 2020.

Annual advice and service fees

I also offer services for the below costs for a fixed period of 12 months. The cost of those services are as follows:

Service	Fee amount
Advice Review	Our annual advice and service fees are charged at 2.20% p.a., starting from \$2,200 (incl GST). You will be provided with the offer of a review of your financial position once a year on or around the anniversary of your policy. For example, if your superannuation balance is \$100,000 your ongoing fee will be \$2,200. If your superannuation balance is \$50,000 your ongoing fee will be \$1,100 and a one-off fee of \$1,100 will apply.

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

Commissions

I may receive commissions when implementing certain products for you, in line with the below. Any commission amounts will be disclosed to you when providing my advice. The following table is a guide of commissions I may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	Up to 66% of the first year's premium for new policies implemented from 1 January 2020. I may receive commissions on increases or additions to existing policies of up to 66%.	Up to 22% of the insurance premium each following year.	On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, I would receive an initial commission of up to \$660. I would receive an ongoing commission of up to \$220.00 pa.
Residential Loans	Up to 1.10% of the initial loan balance. Until 1 February 2022, AFG retains 1.5% of this and I will receive the remainder. Up to 1.10% of the initial loan balance. AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 9.50% and I will receive the remaining 90.50%.	Up to 0.55% of the outstanding loan balance each year. Until 1 February 2022, AFG retains 1.5% of this and I will receive the remainder. Up to 0.55% of the outstanding loan balance each year. AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 9.50% and I will receive the remaining 90.50%.	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. Until 1 February 2022, after the 1.5% aggregator fee is deducted by AFG, I would receive \$1,083.50 of the initial commission and \$541.75 of the ongoing commission based on the above example. If your loan balance was \$100,000, initial commission would be up to \$1,100. AFG would retain up to \$16.50 and AMP Financial Planning receives \$1,083.50. AMP Financial Planning then passes (\$1,083.50 x 90.50%) \$980.57 on to me. On an annual basis, the commission on a \$100,000 loan balance would be up to \$550, of which AFG retains up to \$8.25 and AMP Financial Planning receives \$541.75. AMP Financial Planning then passes (\$541.75 x 90.50%) \$490.28 to me.
Personal Loans	Up to 2.75% of the initial loan balance. Up to \$1,990 where a	N/A	If your loan balance was \$50,000 and a percentage-based fee applies, commission

	<p>brokerage fee applies.</p> <p>Until 1 February 2022, where an aggregator fee applies, AFG will retain 1.5% of this and I will receive the remainder. Up to 2.75% of the initial loan balance. Where an aggregator fee applies, AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 9.50% and we will receive the remaining 90.50%.</p> <p>Up to \$440 where a flat commission applies.</p> <p>Where an aggregator fee applies, AFG retains \$6 and passes the remaining \$4 on to AMP Financial Planning. AMP Financial Planning then retains \$186.21 and we will receive the remaining \$1,773.94.</p>	<p>would be up to \$1,375.</p> <p>Until 1 February 2022, after the 1.5% aggregator fee is deducted by AFG:</p> <ul style="list-style-type: none"> — I would receive \$1,354.37 based on the above example. — Where the \$1,990 brokerage fee applies, I would receive \$1,960.15. <p>If your loan balance was \$50,000 and a percentage-based fee applies, commission would be up to \$1,375. AFG would retain up to \$20.63 and AMP Financial Planning receives \$1,354.37. AMP Financial Planning then passes $(\\$1,354.37 \times 90.50\%)$ \$1,225.70 on to us.</p>
Deposit bonds	<p>Up to 25% of the deposit bond fee.</p> <p>Until 1 February 2022, AFG retains 1.5% of this and I will receive the remainder. Up to 25% of the deposit bond fee.</p> <p>AFG retains 1.5% and passes the remainder on to AMP Financial Planning.</p> <p>AMP Financial Planning then retains 9.50% and I will receive the remaining 90.50%.</p>	<p>N/A</p> <p>For example, if your deposit bond fee is \$400, the commission would be up to \$100.</p> <p>Until 1 February 2022, I would receive \$98.50 after the 1.5% aggregator fee is deducted by AFG. For example, if your deposit bond fee is \$400, the commission would be up to \$100.</p> <p>AFG would retain up to \$1.50 and AMP Financial Planning receives \$98.50.</p> <p>AMP Financial Planning then passes $(\\$98.50 \times 90.50\%)$ \$89.14 to me.</p>

^ Until 1 February 2022, an aggregator fee of 1.5% is deducted by AFG before the remaining commission is passed on to me. From 1 February 2022, this fee will no longer be charged before I receive the commissions.

All fees and charges include GST.

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