

ABOUT YOUR ADVISER

**Joshua Hummerston |
Authorised Representative
Number 463093**

Adviser Profile | 01/05/2024



**Financial Framework ATF FF Unit Trust
Pty Ltd**

Corporate Authorised Representative
Number 456867

BUSINESS CONTACT DETAILS

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FF Financial Services Pty Ltd, ABN 22 671 389 905 | AFSL 553987 authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the FF Financial Services Pty Ltd Financial Services Guide (FSG).

About Me

Joshua has been helping clients achieve financial success since 2010. He is also a Self-Managed Superannuation Fund Adviser and has an Advanced Diploma of Financial Planning, Aged Care Accreditation and is a member of the Association of Financial Advisers.

Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Investment Bonds
- Life Insurance
- Securities
- Aged Care

Remuneration

I am remunerated by:

- Salary and bonus

The following table summarises the types of fees or commissions that applicable to the services that I provide. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up to	
SoA Preparation Fee	\$30,000 or more	
Implementation Fee	\$30,000 or more	
Hourly Rate	\$220 - \$700	
Remuneration	Initial	Per Annum

Adviser Service Fee	Up to \$30,000 or more	Up to \$30,000 or more
Adviser Service Fee (asset based)*	Up to 2%	Up to 2%
Insurance Commission*	0% to 66% [^]	0% to 35%

*Based on a % of funds invested or insurance premiums

[^]Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a \$200,000 investment would equal a \$2,000 fee payable.

Benefits, interests and associations

The financial planning business and I do not have related parties, shareholdings or referral arrangements that may influence my advice. Neither the business or I pay or receive referral fees.



Certification of Authority

Under section 916A of the Corporations Act

This is to certify that:

Joshua Hummerston

Authorised Representative Number 463093

Is a Sub-Authorised Representative of

Financial Framework ATF FF Unit Trust Pty Ltd

Corporate Authorised Representative Number 456867

And are appointed by

FF Financial Services Pty Ltd

Australian Financial Services Licence Number 553987 under the Corporations Act

And is AUTHORISED to deal in and provide financial advice in relation to the following products and services:

- Deposit and Payments Products
- Debentures, Stocks or Bonds issued by a Government
- Life Products (Risk and Investment Products)
- Superannuation
- Self-Managed Superannuation Funds
- Interests in Managed Investment Schemes (incl IDPS)
- Retirement Savings Accounts
- Securities
- Tax (financial) Advice
- Age Care

Dated: 03 May 2024

A handwritten signature in black ink, appearing to read 'D Hewitt', positioned above a horizontal line.

Daniel Hewitt, Director

A handwritten signature in black ink, appearing to read 'W Walker', positioned above a horizontal line.

William Walker, Director