



FINANCIAL SERVICES GUIDE

FF Financial Services Pty Ltd | 553987

26/08/2024 V2

**Understanding the advice process
and our relationship with you**

PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by FF Financial Services Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of FF Financial Services Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, our related parties and potential conflicts of interests, how we manage privacy and complaints. It also contains information about how we are paid and fees you may be charged.

This FSG contains an **Adviser Profile** for your Adviser. It contains important information about your Adviser including relevant authorised representative number and areas of authorisation.

Please take the time to review the FSG and Adviser Profile before engaging our services.

NOT INDEPENDENT

[FF Financial Services Pty Ltd and our Advisers] may receive commissions associated with the issue of life insurance products.

We may recommend that you invest in a financial product where we or an associated entity receives benefits as [Bellmont Securities].

We may receive benefits from product issuers.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the 'Remuneration' section for more information.

HOW TO CONTACT US

FF Financial Services Pty Ltd
ABN 22 671 389 905

Level 1, 3 Rosslyn St,
West Leederville 6007

 08 61444 000

 info@financialframework.com.au

 www.financialframework.com.au

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

FF Financial Services Pty Ltd can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



Superannuation and Retirement Planning

- Personal Superannuation
- Corporate Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Self-Managed Superannuation
- Centrelink / Veterans' Affairs Assistance
- Aged Care



Wealth Creation and Investments

- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and other products)
- Derivatives
- Margin Lending
- Gearing



Wealth Protection

- Term Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Business Insurance
- Insurance Claims Assistance



Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your

Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being

provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include

liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant

Product Application Form.

This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be

online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered into an ongoing fee arrangement for a period of greater than 12-months, you will receive a **Fee Disclosure Statement** (FDS) annually.

The FDS will detail services and fees paid for the previous 12-month period, and the services offered and estimated fees for the next 12-months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a **Consent Form** that is provided to your relevant investment or superannuation provider.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months. In this case, you will not be provided with an FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

REMUNERATION

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

The following table summarises the types of fees or commissions that applicable to the services that we provide. Before providing you with advice, your Adviser will agree with you the fees that apply. 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	\$450.00	
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 1%	Up to 1%

Insurance Commission*	0% to 66%^	0% to 35%
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*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.

Your Adviser

All fees and commissions are initially paid to FF Financial Services Pty Ltd before being distributed to Framework ATF FF Unit Trust Pty Ltd, Corporate Authorised Representative (CAR) 456867, the financial planning business.

Information about how your Adviser is remunerated will be disclosed in the Adviser Profile. Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

BENEFITS, INTERESTS AND ASSOCIATIONS

The Licensee, your Adviser and the financial planning business do not have related parties, shareholdings or referral arrangements that may influencing my advice. (If applicable) Your Adviser does not pay or receive referral fees.

COMPLAINTS

We are committed to ensuring that your adviser provides you with quality advice. This commitment extends to providing accessible complaint resolution mechanisms should you be dissatisfied with the service you receive.

If you have any complaint about the service provided to you, you should take the following steps:

- Contact your adviser and tell your adviser about your complaint. Most issues occur through miscommunication, and it is your adviser's responsibility to ensure you understand what is happening, including the strategies, products, and services they provide you. We encourage you to contact your adviser first.
- We will acknowledge your complaint within 24 hours.
- If your complaint is not satisfactorily resolved within 5 days please contact The Licensee by phone, mail or email and we will work to resolve the matter within 30 calendar days from initial complaint.
- You can also lodge your complaint directly with The Licensee by emailing info@financialframework.com.au
- If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority, an approved external dispute resolution scheme, of which The Licensee is a member:

Phone 1800 931 678 (free call)

Online www.afca.org.au

Email info@afca.org.au

Mail GPO Box 3

Melbourne VIC 3001

Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including the [Philippines and India]. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

[FF Financial Services Pty Ltd] respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy here [insert website address or describe where a copy can be obtained]

Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

Timothy Luxton

Timothy Luxton is a Sub-Authorised Representative (No 235875) of Financial Framework ATF FF Unit Trust Pty Ltd trading as Financial Framework. Financial Framework Pty Ltd is a Corporate Authorised Representative (No 456867) of FF Financial Services Pty Ltd (AFSL 553987) (The Licensee).



Business Address:	Level 1, 3 Rosslyn Street, West Leederville WA 6007
Postal Address:	PO Box 1306 West Leederville WA 6901
Ph No:	(08) 6144 4000
Fax:	(08) 6311 7270
Mobile:	0402 900 669
Email:	tim.luxton@financialframework.com.au

The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and Non-Basic Deposit Products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Managed Discretionary Accounts - Advice
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)

- Superannuation
- Self-managed Superannuation funds
- Securities
- Standard Margin Lending
- Tax (financial) Adviser

How are my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

Initial Consultation

This initial meeting is at no cost to you. Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice.

At the end of this meeting, we will outline the next steps and detail any fees applicable.

Advice preparation

You may be charged a Statement of Advice preparation fee which will depend on the complexity of your individual circumstances and type of advice you require. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The fee may range from \$0 - \$30,000 or more.

Implementation

We will outline the details of any fees, including Implementation Fees, for you to authorise before any work is carried out.

If you elect to proceed with our advice the fee will range from \$0 to \$30,000 or more.

Insurance products

My company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover.

In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you.

Ongoing fee for advice

If you elect to pay a fee for access to services involved in the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.

The ongoing advice fee will be based on the level of services made available to you and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets, or incomes, executive options, or multiple investment entities. The frequency that review services are made available to you will also impact on the fee charged.

The ongoing advice fee can range from \$0 - \$30,000 per annum or more.

Ad hoc advice

Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$0 and \$450 per hour may apply.

Other benefits, interests, or associations

I or my company may have referral arrangements with selected referral partners. If a referral arrangement applies to you, we will provide you with further details.

How to find me

If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0402 900 669 or via email at tim.luxton@financialframework.com.au.



Certification of Authority

Under section 916A of the Corporations Act

This is to certify that:

Timothy Luxton

Authorised Representative Number 235875

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

Dated: 03 May

2024

Handwritten signature of Daniel Hewitt in black ink.

Daniel Hewitt, Director

Handwritten signature of Will Walker in black ink.

Will Walker, Director

Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

Daniel Hewitt

Daniel Hewitt is a Sub-Authorised Representative (No 460772) of Financial Framework ATF FF Unit Trust trading as Financial Framework. Financial Framework Pty Ltd is a Corporate Authorised Representative (No 456867) of FF Financial Services Pty Ltd (AFSL 553987) (The Licensee).



Business Address:	Level 1, 3 Rosslyn Street, West Leederville WA 6007
Postal Address:	PO Box 1306 West Leederville WA 6901
Ph No:	(08) 6144 4000
Fax:	(08) 6311 7270
Mobile:	0410 430 198
Email:	dan.hewitt@financialframework.com.au
Website:	https://financialframework.com.au

The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and Non-Basic Deposit Products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
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How are my company and I paid?

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The ongoing advice fee can range from \$0 - \$30,000 per annum or more.

Ad hoc advice

Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$0 and \$450 per hour may apply.

Other benefits, interests, or associations

I or my company may have referral arrangements with selected referral partners. If a referral arrangement applies to you, we will provide you with further details.

How to find me

If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0410 430 198 or via email at dan.hewitt@financialframework.com.au.



Certification of Authority

Under section 916A of the Corporations Act

This is to certify that:

Daniel Hewitt

Authorised Representative Number 460772

Is a Sub-Authorised Representative of

Financial Framework ATF FF Unit Trust Pty Ltd

And are appointed by

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- Securities
- Tax (financial) Advice

Dated: 03 May 2024

A handwritten signature in black ink, appearing to read 'D S', written over a horizontal line.

Daniel Hewitt, Director

A handwritten signature in black ink, appearing to read 'Will Walker', written over a horizontal line.

Will Walker, Director

Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

William Walker

William Walker is a Sub-Authorised Representative (No 324143) of Financial Framework ATF FF Unit Trust Pty Ltd trading as Financial Framework. Financial Framework Pty Ltd is a Corporate Authorised Representative (No 456867) of FF Financial Services Pty Ltd (AFSL 553987) (The Licensee).



Business Address:	Level 1, 3 Rosslyn Street, West Leederville WA 6007
Postal Address:	PO Box 1306 West Leederville WA 6901
Ph No:	(08) 6144 4000
Fax:	(08) 6311 7270
Mobile:	0409 886 367
Email:	will.walker@financialframework.com.au
Website:	https://financialframework.com.au

The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and Non-Basic Deposit Products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
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Implementation

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Insurance products

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Ad hoc advice

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Other benefits, interests, or associations

I or my company may have referral arrangements with selected referral partners. If a referral arrangement applies to you, we will provide you with further details.

How to find me

If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0409 886 367 or via email at will.walker@financialframework.com.au.



Certification of Authority

Under section 916A of the Corporations Act

This is to certify that:

William Walker

Authorised Representative Number 324143

Is a Sub-Authorised Representative of

Financial Framework ATF FF Unit Trust Pty Ltd

Corporate Authorised Representative Number 456867

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Will Walker, Director

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Joshua Hummerston

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Ph No:	(08) 6144 4000
Fax:	(08) 6311 7270
Mobile:	0421 849 402
Email:	josh.hummerston@financialframework.com.au
Website:	https://financialframework.com.au

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How to find me

If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0421 849 402 or via email at joshua.hummerston@financialframework.com.au.



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 S', positioned above a horizontal line.

Daniel Hewitt, Director

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

Will Walker, Director

Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

Courtney Moores

Courtney Moores is a Sub-Authorised Representative (No 1263262) of Financial Framework ATF FF Unit Trust Pty Ltd trading as Financial Framework Pty Ltd is a Corporate Authorised Representative (No 456867) of FF Financial Services Pty Ltd (AFSL 553987) (The Licensee).



Business Address:	Level 1, 3 Rosslyn Street, West Leederville WA 6007
Postal Address:	PO Box 1306 West Leederville WA 6901
Ph No:	(08) 6144 4000
Fax:	(08) 6311 7270
Mobile:	0417 173 642
Email:	courtney.moores@financialframework.com.au
Website:	https://financialframework.com.au

The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and Non-Basic Deposit Products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Managed Discretionary Accounts - Advice
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)

- Superannuation
- Self-managed Superannuation funds
- Securities
- Standard Margin Lending
- Tax (financial) Adviser

How are my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

Initial Consultation

This initial meeting is at no cost to you. Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice.

At the end of this meeting, we will outline the next steps and detail any fees applicable.

Advice preparation

You may be charged a Statement of Advice preparation fee which will depend on the complexity of your individual circumstances and type of advice you require. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The fee may range from \$0 - \$30,000 or more.

Implementation

We will outline the details of any fees, including Implementation Fees, for you to authorise before any work is carried out.

If you elect to proceed with our advice the fee will range from \$0 to \$30,000 or more.

Insurance products

My company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover.

In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you.

Ongoing fee for advice

If you elect to pay a fee for access to services involved in the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.

The ongoing advice fee will be based on the level of services made available to you and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets, or incomes, executive options, or multiple investment entities. The frequency that review services are made available to you will also impact on the fee charged.

The ongoing advice fee can range from \$0 - \$30,000 per annum or more.

Ad hoc advice

Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$0 and \$450 per hour may apply.

Other benefits, interests, or associations

I or my company may have referral arrangements with selected referral partners. If a referral arrangement applies to you, we will provide you with further details.

How to find me

If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0417 173 642 or via email at courtney.moores@financialframework.com.au.



Certification of Authority

Under section 916A of the Corporations Act

This is to certify that:

Courtney Moores

Authorised Representative Number 1263262

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

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- 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

Dated: 03 May 2024

Daniel Hewitt, Director

Will Walker, Director

Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

Jay Brennan

Jay Brennan is a Sub-Authorised Representative (No 328851) of Financial Framework ATF FF Unit Trust trading as Financial Financial Framework Pty Ltd is a Corporate Authorised Representative (No 456867) of FF Financial Services Pty Ltd (AFSL 553987) (The Licensee).



Business Address:	Level 1, 3 Rosslyn Street, West Leederville WA 6007
Postal Address:	PO Box 1306 West Leederville WA 6901
Ph No:	(08) 6144 4000
Fax:	(08) 6311 7270
Mobile:	0434 907 310
Email:	jay.brennan@financialframework.com.au
Website:	https://financialframework.com.au

The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and Non-Basic Deposit Products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Managed Discretionary Accounts - Advice
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How are my company and I paid?

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Implementation

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Insurance products

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Ad hoc advice

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Other benefits, interests, or associations

I or my company may have referral arrangements with selected referral partners. If a referral arrangement applies to you, we will provide you with further details.

How to find me

If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0434 907 310 or via email at jay.brennan@financialframework.com.au.



Certification of Authority

Under section 916A of the Corporations Act

This is to certify that:

Jay Brennan

Authorised Representative Number 328851

Is a Sub-Authorised Representative of

Financial Framework ATF FF Unit Trust Pty Ltd

Corporate Authorised Representative Number 456867

And are appointed by

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- Securities
- Standard Margin Lending
- Tax (financial) Advice

Dated: 03 May 2024

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

Daniel Hewitt, Director

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

Will Walker, Director

Adviser Profile

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Ben Mooney

Ben Mooney is a Sub-Authorised Representative (No 339938) of Financial Framework ATF FF Unit Trust Pty Ltd trading as Financial Framework Pty Ltd is a Corporate Authorised Representative (No 456867) of FF Financial Services Pty Ltd (AFSL 553987) (The Licensee).



Business Address:	Level 1, 3 Rosslyn Street, West Leederville WA 6007
Postal Address:	PO Box 1306 West Leederville WA 6901
Ph No:	(08) 6144 4000
Fax:	(08) 6311 7270
Mobile:	0438 112 881
Email:	Ben.mooney@financialframework.com.au
Website:	https://financialframework.com.au

The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and Non-Basic Deposit Products
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Insurance products

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Other benefits, interests, or associations

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How to find me

If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0438 112 881 or via email at ben.mooney@financialframework.com.au.



Certification of Authority

Under section 916A of the Corporations Act

This is to certify that:

James Benjamin Mooney

Authorised Representative Number 339938

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

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- Retirement Savings Accounts
- Tax (financial) Advice

Dated: 03 May 2024

Daniel Hewitt, Director

Will Walker, Director

Adviser Profile

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Stephen Phillips

Stephen Phillips is a Sub-Authorised Representative (No 338543) of Financial Framework ATF FF Unit Trust Pty Ltd trading as Financial Framework Pty Ltd is a Corporate Authorised Representative (No 456867) of FF Financial Services Pty Ltd (AFSL 553987) (The Licensee).



Business Address:	Level 1, 3 Rosslyn Street, West Leederville WA 6007
Postal Address:	PO Box 1306 West Leederville WA 6901
Ph No:	(08) 6144 4000
Fax:	(08) 6311 7270
Mobile:	0403 057 623
Email:	Stephen.phillips@financialframework.com.au
Website:	https://financialframework.com.au

The advice and products I can offer you

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Other benefits, interests, or associations

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How to find me

If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0438 112 881 or via email at ben.mooney@financialframework.com.au.



Certification of Authority

Under section 916A of the Corporations Act

This is to certify that:

Stephen Phillips

Authorised Representative Number 338543

Is a Sub-Authorised Representative of

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Corporate Authorised Representative Number 456867

And are appointed by

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- Superannuation
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- Retirement Savings Accounts
- Securities
- Tax (financial) Advice

Dated: 26 August 2024

Daniel Hewitt, Director

Will Walker, Director