



About your adviser

Jay Brennan



Adviser profile | 21/07/2025
Authorised Representative Number 328851

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

I have been a Financial Adviser since 2008. I hold a Bachelor of Commerce from Curtin University as well as the Diploma and Advanced Diploma of Financial Services. I am a member of the Association of Financial Advisers.

THE ADVICE AND PRODUCTS I CAN OFFER YOU

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
- Standard Margin Lending

HOW AM I PAID?

I receive an annual base salary and I'm eligible to earn performance-based bonuses. These bonuses are determined by financial performance, compliance, business activity, and professional development.

I am a shareholder of the Framework ATF FF Unit Trust Pty Ltd (FF Unit Trust) and I receive a share of profits. The FF Unit Trust earns income from fees related to financial services, and distributions are paid to me based on my ownership share.

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

Remuneration	Range
SoA preparation fee	\$0 to \$30,000
Implementation fee	\$0 to \$30,000
Hourly rate	\$0 to \$700
Adviser service fee	\$4,400 - \$50,000 per annum
Insurance commission* - Upfront: - Ongoing:	\$0 to 66% [^] \$0 to 35%

*Based on a % of funds invested in insurance premiums.

[^]Applicable from 01/01/20 to new policies. If policy issued before 01/01/20, commission of up to 130% will apply to additional cover.

BENEFITS, INTERESTS AND ASSOCIATIONS

I have a referral arrangement in place where a third party may receive a portion of the upfront advice fee if they refer a client to me.

Details of this arrangement, including any payments made, will be provided in your advice document if it applies to you.





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

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
- Standard Margin Lending
- Tax (financial) Advice

Dated: 03 May 2024

Daniel Hewitt, Director

Will Walker, Director