



# About your adviser

## Stephen Phillips



Adviser profile | 21/07/2025  
Authorised Representative Number 338543

**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've been in the financial industry for more than 20 years, across various roles. I've been a financial planner for over 10 years. I enjoy helping clients achieve their lifestyle and financial goals so they can live their best life. Outside of work, I enjoy spending time with friends and family along with helping coach my nephew's footy team.

## 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

## 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.

The table on the right 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% <sup>^</sup> \$0 to 35%

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

<sup>^</sup>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 do not have any referral arrangements in place with third parties.



# 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

**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 & Investment Products)
- Superannuation
- Interests in Managed Investment Schemes (incl IDPS)
- Retirement Savings Accounts
- Securities
- Tax (financial) Advice

Dated: 26 August 2024

Daniel Hewitt, Director

Will Walker, Director