



Financial Services Guide

FF Financial Services Pty Ltd | 553987

Version 4 - 16/09/2025

**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, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the **Adviser Profile**. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

Please take the time to review both 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.

While all life insurance product providers we recommend pay the same commission rates, the receipt of these commissions means we do not represent ourselves as independent, impartial or unbiased as defined in section 923A of the Corporations Act 2001.

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 WA 6007

 08 61444 000

 info@financialframework.com.au

 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)
- 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.

You may be required to sign a Consent Form that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

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

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

Your Adviser

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. Our financial planning business is remunerated by:

- Advice and service fees paid by you; and/or
- Commissions paid by insurance providers.

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.

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.

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%

All amounts are inclusive of GST.

*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.

Your Adviser's Profile and Statement of Advice will disclose any referral or related party arrangements, detailed estimates, fee and commission ranges.

Related parties and referrals

Our business does not enter into referral arrangements as a licensee group. However, some of our individual advisers may have their own referral arrangements in place with external parties. These arrangements may involve the payment of referral fees to those parties. Where applicable, details of any referral arrangements will be provided in your advice document.



COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact your adviser and speak to them 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.
2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. If your complaint is not satisfactorily resolved within 5 days please contact the Licensee:

Phone 08 61444 000
Email will.walker@financialframework.com.au
Mail Level 1, 3 Rosslyn St
West Leederville WA 6007
4. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.

5. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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: financialframework.com.au/privacy-policy.

Adviser profile

Dan Hewitt

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

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
- Tax (financial) adviser

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.

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.



Contact details

Level 1, 3 Rosslyn Street
West Leederville, WA, 6007

PO Box 1306 West Leederville WA 6901

Phone: (08) 6144 4000

Mobile: 0410 430 198

Email: dan.hewitt@financialframework.com.au

Web: financialframework.com.au

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.

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.

Insurance products

My company or I may receive up-front commission of up to 66% 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 35% 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 - \$50,000 per annum.

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 \$700 per hour may apply.

Other benefits, interests or 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:

Daniel Hewitt

Authorised Representative Number 460772

Is a Sub-Authorised Representative of

Financial Framework ATF FF Unit Trust Pty Ltd

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

Daniel Hewitt, Director

William Walker, Director

Adviser profile

Will Walker

This document, the Adviser profile, should be read in conjunction with the Financial Services Guide (FSG). William Walker is a Sub-Authorised Representative (No. 324143) 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).

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 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.

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.



Contact details

Level 1, 3 Rosslyn Street
West Leederville, WA, 6007

PO Box 1306 West Leederville WA 6901

Phone: (08) 6144 4000

Mobile: 0409 886 367

Email: will.walker@financialframework.com.au

Web: financialframework.com.au

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

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The ongoing advice fee can range from \$0 - \$50,000 per annum.

Ad hoc advice

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Other benefits, interests or 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:

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

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
- Margin Lending

Dated: 03 May 2024

Daniel Hewitt, Director

William Walker, Director

Adviser profile

Josh Hummerston

This document, the Adviser profile, should be read in conjunction with the Financial Services Guide (FSG). Joshua Hummerston is a Sub-Authorised Representative (No. 463093) 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).

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

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.

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.



Contact details

Level 1, 3 Rosslyn Street
West Leederville, WA, 6007
PO Box 1306 West Leederville
WA 6901

Ph: (08) 6144 4000
M: 0421 849 402
E: josh.hummerston@financialframework.com.au
Web: financialframework.com.au



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

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The ongoing advice fee can range from \$0 - \$50,000 per annum.

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 \$700 per hour may apply.

Other benefits, interests or associations

I do not have any referral arrangements in place with third parties.



Adviser profile

Jay Brennan

This document, the Adviser profile, should be read in conjunction with the Financial Services Guide (FSG). Jay Brennan is a Sub-Authorised Representative (No. 328851) 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).

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 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.

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.



Contact details

Level 1, 3 Rosslyn Street
West Leederville, WA, 6007

PO Box 1306 West Leederville WA 6901

Ph: (08) 6144 4000

M: 0434 907 310

E: jay.brennan@financialframework.com.au

Web: financialframework.com.au

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

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Implementation

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The ongoing advice fee can range from \$0 - \$50,000 per annum.

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 \$700 per hour may apply.

Other benefits, interests or 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

William Walker, Director

Adviser profile

Ben Mooney

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

James Benjamin Mooney is a Sub-Authorised Representative (No. 339938) 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).

The advice and products I can offer you

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- Basic and Non-Basic Deposit Products
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- 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 am I paid?

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Contact details

Level 1, 3 Rosslyn Street
West Leederville, WA, 6007

PO Box 1306 West Leederville WA 6901

Ph: (08) 6144 4000

M: 0438 112 881

E: ben.mooney@financialframework.com.au

Web: financialframework.com.au

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.

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Advice preparation

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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.

Insurance products

My company or I may receive up-front commission of up to 66% 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 35% 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 - \$50,000 per annum.

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 \$700 per hour may apply.

Other benefits, interests or 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:

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

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:

- Securities
- 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
- Tax (financial) Advice

Dated: 06 June 2025

Daniel Hewitt, Director

Will Walker, Director



Adviser profile

Anthony Nguyen

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

Anthony Nguyen is a Sub-Authorised Representative (No. 1310675) 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).

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
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Securities
- Tax (financial) Adviser

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.

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.



Contact details

Level 1, 3 Rosslyn Street
West Leederville, WA, 6007
PO Box 1306 West Leederville
WA 6901

Ph: (08) 6144 4000
M: 0423 094 686
E: anthony.nguyen@financialframework.com.au
Web: financialframework.com.au



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.

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.

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In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 35% 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 - \$50,000 per annum.

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 \$700 per hour may apply.

Other benefits, interests or 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:

Anthony Nguyen

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

Dated: 16 September 2025

Dan Hewitt, Director

Will Walker, Director