



About your adviser

Josh Hummerston



Adviser profile | 23-07-26
Authorised Representative Number 463093

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 helping clients achieve financial success since 2010. I'm also a Self-Managed Superannuation Fund adviser. I have an Advanced Diploma of Financial Planning, Aged Care Accreditation and I'm 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
- Aged Care

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 22%

All amounts 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.

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:

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 Payment 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 (including IDPS)
- Retirement Savings Accounts
- Securities
- Tax (Financial) Advice
- Aged Care

Daniel Hewitt, Director

Will Walker, Director

Dated: 3 May 2024