

ELUVIA

AMP FINANCIAL
PLANNING 

Financial Services and Credit Guide

Eluvia Pty Ltd trading as Eluvia Financial Services

This Financial Services and Credit Guide (FSCG) contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee AMP Financial Planning Limited (AMP Financial Planning)
- our fees and how we, your adviser and AMP Financial Planning, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or AMP Financial Planning

Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SoA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

When we provide credit advice we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in a Record of debt advice or a Credit Proposal. We will retain a record of the debt advice or Credit Proposal which you may request by contacting our office within seven years of the assessment. We will only provide recommendations to apply for a particular credit contract with a certain lender or increase the credit limit of a particular credit contract where the contract meets your needs and objectives and is not unsuitable to your circumstances.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

About our practice

Eluvia Pty Ltd (Eluvia) is a leading financial planning business with a strong heritage. We've built an enviable reputation for providing financial solutions you can trust.

In May 2011 we rebranded our business as Eluvia. Eluvia represents the future – a new name that values the heritage of our experience and where we have come from, but more importantly, is contemporary and ahead of change.

As Eluvia, we enjoy the expertise of a team of professionals with an outstanding industry track record. Our clients benefit from our integrated offer including the support we receive from AMP Limited, together with stock-broking, legal and accounting partners.

The Eluvia experience includes our proven ability to tailor wealth creation programs to suit individual needs. Decades in the industry means we can design and deliver effective strategies and manage changing situations as they arise.

We are committed to sharing our extensive knowledge with our clients. With Eluvia, you have the assurance of dedicated and responsive advisers who are also forward thinkers.

Our client base includes both corporate and individual clients who benefit from our transparent fee for service approach and a highly qualified team of advisers.

Associated Planners Financial Services Pty Ltd, a member of the AMP group of companies, owns 100% of the shares in Eluvia Pty Ltd.

Summary of the business

Name	Eluvia Pty Ltd trading as Eluvia Financial Services
Australian Business Number	52 147 114 181
Authorised representative number	1266426
Credit representative number	510409

Our office contact details

Address	Level 18, 321 Kent Street, Sydney NSW 2000
Phone	1300 362 563
Email	enquiries@eluvia.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our Financial Advisers and Credit Advisers** on page 14.

We can provide advice on	We can arrange the following products and services
— Investments strategies (strategic asset allocation and goals based investing)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Self-managed superannuation funds (SMSF)
— Debt management (including borrowing for personal and investment purposes)	— Borrowing within your SMSF
— Salary packaging	— Employer superannuation
— Superannuation strategies and retirement planning	— Managed investments
— Personal insurance	— Investor directed portfolio services (for example, administration platforms)
— Centrelink and other government benefits	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Ongoing advice and services, including regular portfolio reviews	— Standard margin loans
	— Retirement income streams, including pensions and annuities
	— Personal and group Insurance (life cover, disability, income protection and trauma)
	— Loans including mortgages and personal loans, reverse mortgages and deposit bonds
	— Life investment products including whole of life, endowment and bonds
	— Exchange traded funds and Listed investment companies
	— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker
	— Limited selection of investment guarantees

AMP Financial Planning maintains an approved products and services list from a diversified selection of approved Australian and International providers, including companies related to AMP Financial Planning. These have been researched by external research houses as well as our in-house research team.

AMP Financial Planning periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to AMP Financial Planning's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those approved by AMP Financial Planning. These services may include those issued by companies related to AMP Financial Planning.

As at September 2018, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by AMP Financial Planning's are ANZ, AFG Home Loans, Commonwealth Bank, NAB, Macquarie Bank and ING.

Tax implications of our advice

Under the Tax Agent Services Act 2009, Eluvia Pty Ltd trading as Eluvia Financial Services, trading as Eluvia Financial Services is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Transaction services

We can arrange to apply for complete transactions for you on limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years. You may request a copy of such records by contacting our office during that period.

Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to ongoing advice and services, the details will be documented and provided to you in a service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing fee arrangements and how the service can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

Changing service providers

To ensure that you are provided at all times with ongoing servicing to meet your financial needs, we may transfer our rights and obligations under our servicing arrangement with you to another adviser or financial planning practice within the AMP network or to another AMP licensee (the new service provider). If we do this, the new service provider will provide the ongoing servicing to you and will be entitled to the agreed on-going fees. The new adviser will also take over the rights and obligations on the same terms and conditions set out in the servicing arrangement and we will be released from those rights and obligations. We will write to you in advance of a transfer occurring, to introduce your new service provider. You may notify your new service provider at any time if you want to vary or end your servicing arrangements.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

Our fees

The fees charged for our advice and services may be based on a combination of:

- A set dollar amount; or
- A percentage based fee.

Our agreed advice and service fees may include charges for:

- Initial advice; and
- Ongoing advice.

Please note that for services in relation to insurance, banking deposit products, some loan products and older investment products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions, loan balance or insurance premiums; and
- Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Payment methods

We offer you the following payment options for payment of our advice fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment.

All fees and commissions will be paid directly to AMP Financial Planning as the licensee. They retain a percentage (as a licensee fee) to cover their costs and the balance is passed on to us. The percentage is determined annually, based on a number of factors, including our business revenue for the prior year.

For more information on our services, please see our **Schedule of fees** attached or available on request.

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Other benefits we may receive

The following is a list of benefits we may receive other than those explained above. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.

In addition to the payments we may receive for our advice and services, we may receive other support services from the licensee. We may also be eligible to receive financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance. These benefits are paid either at the licensee's discretion and the amounts are set by the licensee from time to time (usually on an annual basis). We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Business growth advice payments

All practices within the AMP Financial Planning network are eligible for Business Growth Advice (BGA) payments. The payments are based on our practice revenue.

BGA payments are set at 1% of our practice revenue. Payments are received twice each month. For example, if our practice revenue was \$8,500 in a payment period, we would receive $\$8,500 \times 0.01 =$

\$85. Assuming an average revenue of \$8,500 per payment period, the total BGA payment received in a year would be $\$85 \times 24 = \$2,040$.

Placement fees

From time to time AMP Financial Planning will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by AMP Financial Planning. We may share in this fee based on the level of participation by our clients.

Relationships and associations

It is important that you are aware of the relationships that AMP Financial Planning has with providers of financial services and products as they could be seen to influence the advice you receive.

About our licensee

AMP Financial Planning Pty Limited

ABN 89 051 208 327

Australian Financial Services Licensee and Australian Credit Licensee

Licence No: 232706

AMP Financial Planning has:

- Approved the distribution of this guide
- Authorised us to provide advice and other services as described in this guide
- Authorised us to provide credit assistance services to you

AMP Financial Planning's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

About the AMP Group

AMP Financial Planning is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are related or associated with AMP Financial Planning, namely:

- | | |
|--|---|
| — National Mutual Funds Management Limited | — AMP Capital Funds Management Limited |
| — NMMT Limited | — AMP Capital Investors Limited |
| — N.M. Superannuation Pty Limited | — AMP Superannuation Limited |
| — Multiport Pty Limited | — AMP Life Limited |
| — ipac asset management limited | — Cavendish Superannuation Pty Ltd |
| — AMP Bank Limited | — Australian Securities Administration Limited (ASAL) |
| — SMSF Administration Solutions Pty Ltd | — SuperConcepts Pty Ltd |

If we recommend a product issued by the AMP Group or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Authorised representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

AMP Financial Planning's relationships with other companies

AMP Services Limited (ASL) provides administration services and distribution infrastructure services to several issuers of financial products and loan products under agreements entered into prior to 1 July 2013.

In return for those services, ASL receives remuneration as set out below:

- For investment products and loan products – up to 0.33%* p.a. of funds under administration, the balance of any relevant cash account or the total loan value outstanding.

*includes GST

By way of example:

- If total funds under administration for a particular investment product is \$10 million, ASL would receive \$33,000.

From time to time, ASL may facilitate access to AMP Financial Planning and its authorised representatives for issuers to train or educate AMP Financial Planning and its authorised representatives on their products.

Arrangements with platform providers

This section of the FSCG sets out our relationships with platform providers and how these may influence the advice we give you.

Overview

Where you invest through platform products and services (such as investor directed portfolio services or IDPS), we may receive remuneration from those platform providers. Fees, commission payments and other benefits may be calculated as a percentage of your financial interest in a product or service or on the total amount of business advised. The amount and calculation of those fees are shown in the relevant disclosure document. Some fees and commission payments we receive may relate to arrangements existing before 1 July 2013.

Specific arrangements

We have arrangements with third parties for administration and support services in relation to the products below.

WealthView eWRAP and PortfolioCare platform

WealthView and PortfolioCare products and services are issued by companies in the AMP Group. Other companies in the AMP Group also provide services in respect of WealthView and PortfolioCare. Administration services are performed by Asgard Capital management Limited (Asgard).

If you access a product in the WealthView or PortfolioCare range, then administration fees and, where applicable, trustee fees, are deducted from your account. These fees, as set out in the product disclosure statement or IDPS Guide, are paid to AMP Financial Planning after deduction of expenses for administration services and other services provided as mentioned above.

Further details about the fees and costs of investing in WealthView or PortfolioCare are detailed in the relevant product disclosure statement or IDPS Guide. For closed products, please review the product disclosure statement you received when first investing in your product together with any correspondence from the issuer outlining changes to those fees and costs. Note that WealthView eWRAP and PortfolioCare Elements (super/pension, investment) closed to new members and investors in 2016.

Our referral arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your statement of advice. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
JB Were	Advice and/or execution of share/securities transactions	2.5% of any referral fees will be paid to AMP Financial Planning and we will receive the remaining 97.5%. For example, if the referral fee was \$1,000, AMP Financial Planning will receive \$25.00 and we will receive \$975.00.
Bell Securities	Advice and/or execution of share/securities transactions	2.5% of any referral fees will be paid to AMP Financial Planning and we will receive the remaining 97.5%. For example, if the referral

fee was \$1,000, AMP Financial Planning will receive \$25.00 and we will receive \$975.00.

Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

Provider	Payment arrangement
Stature Wealth Management Pty Ltd	0.65% of any one off commission on a client's initial borrowing and 100% of any ongoing commission received by the Mortgage Broker

Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser or accredited mortgage consultant and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact AMP Advice Complaints:
 - Phone 1800 812 388
 - Email advicecomplaints@amp.com.au
 - In Writing:
Attention: National Manager, Advice Complaints
33 Alfred Street
Sydney NSW 2000
- They will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following below.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue relating to your personal information	The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. AMP Financial Planning is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of AMP Financial Planning, even where subsequent to these actions they have ceased to be employed by or act for AMP Financial Planning.

Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and AMP Financial Planning may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by AMP Financial Planning to review customers' needs and circumstances from time to time, including other companies within the AMP group (the Group);
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Group Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and AMP Financial Planning will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or AMP Financial Planning holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of the Group's Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

Australian Finance Group (AFG)

AFG is an aggregator and it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as providing some other ancillary services.

Lenders may offer incentives that are paid directly to the Accredited Mortgage Consultant. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Accredited Mortgage Consultants may be invited to attend the AFG National Conference. This is an annual event which offers Accredited Mortgage Consultants the opportunity for professional development and to hear industry updates and educational presentations by AFG and lender sponsors. AFG subsidises some costs of attendance, which may include meals and accommodation. The value will depend upon a range of factors, including the nature of the courses and events planned.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act, will be disclosed in our advice to you prior to application.

Our Financial Advisers and Credit Advisers

About Christopher King

Experience	I have been a Financial Adviser since 2004.
Phone	1300 362 563
Email	christopher@eluvia.com.au
Authorised representative number	279119
Credit representative number	403273
Qualifications (Finance related)	
Advanced Diploma of Financial Services (Financial Planning)	
Certificate IV Financial Services (Finance/Mortgage Broking)	
Diploma of Finance and Mortgage Broking Management	
Professional memberships	
MFAA - Mortgage & Finance Association of Australia	
FPA - Financial Planning Association	

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals Based Investing
- Debt management (investment purposes)
- SMSF
- Borrowing within your SMSF
- Employer Super
- Separately managed accounts
- Investor directed portfolio services
- Standard margin loans
- Limited selection of investment guarantees

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options.

As I am also an Accredited Mortgage Consultant, I can provide advice involving mortgages or other lending products.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of AMP Services Limited and receive a salary and a performance bonus opportunity. Bonuses are determined by my performance against predetermined criteria including compliance standard,

retention of clients, generation and retention of advice fees, measures relating to client satisfaction, contribution to business, meeting certain business performance targets and the overall performance of AMP Group.

In addition to salary and bonuses, I may be entitled to other benefits such as support services and in recognition of financial planning achievements, prizes such as conference packages.

I may also participate in business lunches or receive corporate promotional merchandise or tickets to sporting or cultural events and other similar items.

Personal and professional development Summit

The Summit is a national convention held annually. AMP Financial Planning may pay for the expenses of those who attend up to a maximum value of \$3,000 per annum per adviser.

About John Mills

Experience	I have been a Financial Adviser since 1987.
Phone	1300 362 563
Email	john@eluvia.com.au
Authorised representative number	248866
Credit representative number	373495

Qualifications (Finance related)

Industry Standard Education - RG146 specialist knowledge

Professional memberships

FPA - Financial Planning Association

Professional designations

CFP - Certified Financial Planner (FPA)

Tax (Financial) Adviser registration with the Tax Practitioner's Board

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary

I am employed by Mills Nettheim Pty Ltd who have seconded my services to Eluvia Pty Ltd trading as Eluvia Financial Services. I am paid an annual salary and a performance based bonus of up to \$100,000. Bonuses are determined by performance against predetermined criteria including compliance standards and meeting certain business performance targets.

About Helen Elimelakh

Experience	I have been a Financial Adviser since 2005.
Phone	1300 362 563
Email	helen@eluvia.com.au
Authorised representative number	300977
Credit representative number	403445
Qualifications (Finance related)	
Diploma of Financial Services (Financial Planning)	
Advanced Diploma of Financial Services (Financial Planning)	
Foundation Diploma of Financial Planning	
Professional memberships	
FPA - Financial Planning Association	
Professional designations	
Tax (Financial) Adviser registration with the Tax Practitioner's Board	
CFP	

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Gearing and margin lending
- Goals based investing
- Self-managed super funds (SMSF)
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds
- Borrowing within your SMSF (Limited Recourse Borrowing)
- Separately managed accounts
- Debt Management (investment purposes)

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of AMP Services Limited and receive a salary and a performance bonus opportunity. Bonuses are determined by my performance against predetermined criteria including compliance standard, retention of clients, generation and retention of advice fees, measures relating to client satisfaction, contribution to business, meeting certain business performance targets and the overall performance of AMP Group.

In addition to salary and bonuses, I may be entitled to other benefits such as support services and in recognition of financial planning achievements, prizes such as conference packages.

I may also participate in business lunches or receive corporate promotional merchandise or tickets to sporting or cultural events and other similar items.

Personal and professional development Summit

The Summit is a national convention held annually. AMP Financial Planning may pay for the expenses of those who attend up to a maximum value of \$3,000 per annum per adviser.

About Daniel Williams

Experience	I have been a financial planner since 2017.
Phone	1300 362 563
Email	daniel@eluvia.com.au
Authorised representative number	1261870
Credit representative number	505764

Qualifications (Finance related)

Diploma of Financial Planning

Diploma of Financial Services (Financial Planning)

Industry Standard Education - RG146 specialist knowledge

Master of Business Administration

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds
- Borrowing with your SMSF

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About Asit Nayak

Experience	I have been a part of the financial services industry, both in Australia and overseas, for almost 14 years.
Phone	1300 362 563
Email	asit@eluvia.com.au
Authorised representative number	1258072
Credit representative number	505799

Qualifications (Finance related)

Diploma of Financial Planning

Qualifications (Non-finance related)

Bachelor in Science (Agriculture)

Master degree (non Finance)

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing
- Self-managed super funds (SMSF)
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds
- Borrowing within your SMSF
- Separately managed accounts
- Standard Margin Loans
- Debt Management (investment purposes)

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of AMP Services Limited and receive a salary and a performance bonus opportunity. Bonuses are determined by my performance against predetermined criteria including compliance standard, retention of clients, generation and retention of advice fees, measures relating to client satisfaction, contribution to business, meeting certain business performance targets and the overall performance of AMP Group.

In addition to salary and bonuses, I may be entitled to other benefits such as support services and in recognition of financial planning achievements, prizes such as conference packages.

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Personal and professional development Summit

The Summit is a national convention held annually. AMP Financial Planning may pay for the expenses of those who attend up to a maximum value of \$3,000 per annum per adviser.

About Martin Tuttlebee

Experience	I have been part of the financial services industry, both in the UK and Australia, for almost 20 years.
Phone	1300 362 563
Email	martin@eluvia.com.au
Authorised representative number	1261748
Credit representative number	505622

Qualifications (Finance related)

Diploma of Financial Planning

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Self-managed super funds (SMSF)
- Loans including mortgages and personal loans, reverse mortgages and deposit bonds
- Standard margin loans
- Debt Management (investment purposes)
- Borrowing within your SMSF

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of AMP Financial Planning and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

I am an employee of AMP Services Limited and receive a salary and a performance bonus opportunity. Bonuses are determined by my performance against predetermined criteria including compliance standard, retention of clients, generation and retention of advice fees, measures relating to client satisfaction, contribution to business, meeting certain business performance targets and the overall performance of AMP Group.

In addition to salary and bonuses, I may be entitled to other benefits such as support services and in recognition of financial planning achievements, prizes such as conference packages.

I may also participate in business lunches or receive corporate promotional merchandise or tickets to sporting or cultural events and other similar items.

Personal and professional development Summit

The Summit is a national convention held annually. AMP Financial Planning may pay for the expenses of those who attend up to a maximum value of \$3,000 per annum per adviser.

Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

Initial service fees

These are fees paid when you have agreed to receive our advice:

Initial service	Fee amount
Statement of Advice	Starting from \$1,650.00

Ongoing service fees

We provide ongoing services to help you stay on track to meet your goals. The cost of these services are as follows:

Ongoing service	Fee amount
Ongoing service fee	Starting from \$550.00
Ongoing request for review - per hour	\$275

Commissions

We do not receive commissions on investments through new superannuation, managed funds or retirement products. However, some products, particularly older products, may attract commissions.

Any commission amounts will be disclosed to you when providing our advice. The following table is a guide of commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Investments	Up to 5.50% of all contributions made to the investment.	Up to 1.1% of the investment value each year.	If you made an investment of \$10,000, we would receive up to \$550.00 initially and \$110.00 pa.
Insurance (including those held within superannuation)	Up to 77% of the first year's premium for new policies implemented from 1 January 2019.	Up to 33% of the insurance premium each following year.	On insurance policies implemented from 1 January 2019, if your insurance premium was \$1,000, we would receive an initial commission of up to \$770.
	We may receive up to 88% of the first year's premium for new policies implemented between 1 January 2018 and 31 December 2018.		We would receive an ongoing commission of up to \$330.00 pa.
Loans	We may receive commissions on increases or additions to existing policies of up to 130%.	Up to 1.10% of the initial loan balance. AFG retains between 0-3% and passes the remaining 97-100%* on to AMP Financial	Up to 0.55% of the outstanding loan balance each year. AFG retains between 0-3% and passes the remaining 97-100%*
	Up to 1.10% of the initial loan balance. AFG retains between 0-3% and passes the remaining 97-100%*		

	Planning. AMP Financial Planning then retains 2.5% and we will receive the remaining 97.5%.	on to AMP Financial Planning. AMP Financial Planning then retains 2.5% and we will receive the remaining 97.5%.	Financial Planning receives \$1,067. AMP Financial Planning then passes ($\$1,067 \times 97.5\%$) \$1,040.33 on to us. On an annual basis, the commission on a \$100,000 loan balance would be up to \$550, of which AFG retains up to \$16.50 and AMP Financial Planning receives \$533.50. AMP Financial Planning then passes ($\$533.50 \times 97.5\%$) \$520.16 to us.
Deposit bonds	Up to 22% of the deposit bond fee. AFG retains between 0-3% and passes the remaining 97-100%* on to AMP Financial Planning. AMP Financial Planning then retains 2.5% and we will receive the remaining 97.5%.	N/A	For example, if your deposit bond fee is \$400, the commission would be up to \$88. AFG would retain up to \$2.64 and AMP Financial Planning receives \$85.36. AMP Financial Planning then passes ($\$85.36 \times 97.5\%$) \$83.23 to us.
Other banking products		Up to 0.55% of the balance each year.	If you made an investment of \$2,000 we would receive \$11.00 of the balance each year.

All fees and charges include GST.

*The above ranges apply to loans settled prior to 1 February 2019. AFG will retain 1.5% of the initial and ongoing commissions on loans lodged and settled from 1 February 2019. The remainder of all commissions will be passed on by AFG to AMP Financial Planning. AMP Financial Planning retains the licensee fee to cover their costs and the balance is passed on to us.

If an agreed advice fee is charged then we may rebate all or some of the commission.