

(STANFORD BROWN)

Financial Services Guide



Stanford Brown Group Pty Ltd
is a Corporate Member of



The Lunar Group Pty Ltd
ABN 27 159 030 869
Australian Financial Services No. 470948

PART 1 – FINANCIAL SERVICES GUIDE

At Stanford Brown, we want to ensure you make the most of your finances throughout your lifetime, so you can really enjoy your life. Building your wealth requires time, patience and expertise you can rely on. And reliability is the cornerstone of everything we do. Whatever your circumstances, Stanford Brown can help you set and achieve your wealth and lifestyle goals.

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. Part 1 of this FSG provides you with important information on how to engage with one of our advisers and contains the following important information designed to help you decide on whether to use our services;

- [PB1]the financial services we offer as Authorised Representatives of The Lunar Group;
- The Lunar Group as the holder of an AFSL;
- the financial services that The Lunar Group offer;
- the process we follow to provide financial services;
- how we, our associates, and The Lunar Group are paid;
- any arrangements which may influence our advice to you;
- how we and The Lunar Group protect your privacy; and
- who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this FSG is contains the Adviser Profiles and contains information about your adviser, their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products about which your adviser can provide advice.

Part 3 of this FSG contains our Privacy Policy and information we may request from you in order to provide you with advice and services which are appropriate to you.

References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Lunar Group or your Authorised Representatives of Lunar Group, as the context requires.

The Lunar Group has approved the distribution of this Financial Services Guide (Version 2.3.2) by your Stanford Brown adviser.

Part 1 - FSG Version: 2
Issue Date: 24 February 2016

Part 2 - Adviser Profile Version: 3
Issue Date: 24 February 2016

Part 3 - Privacy Statement Version: 2
Issue Date: 24 February 2016

About The Lunar Group

The Lunar Group holds an Australian Financial Services Licence (Licence number 470948) and authorises your Stanford Brown adviser to give advice under this licence.

Essentially, The Lunar Group works with its financial advisers to ensure they are equipped to give high quality, up-to-date financial advice.

Contact details:

Phone: 02 9904 1555
Postal address: PO Box 1173, NORTH SYDNEY NSW 2059
Email: info@thelunargroup.com.au

The Lunar Group is a Professional Partner of the Financial Planning Association (FPA); we are fully committed to the FPA's Code of Ethics and Rules of Professional Conduct.

About Stanford Brown

Stanford Brown Group Pty Limited (ABN 94 784 824 788), trading as Stanford Brown, is a Corporate Authorised Representative (CAR) ASIC number (240319) of The Lunar Group Pty Ltd and is authorised to provide financial services on behalf of The Lunar Group.

Our business, Stanford Brown Group Pty Limited, has been established for more than 25 years, providing a range of financial advice and assistance to help people grow, manage and protect their wealth.

Contact Details

Phone: 02 9904-1555
Fax: 02 9904-1973
Email: info@stanfordbrown.com.au
Post: PO Box 1173, NORTH SYDNEY NSW 2059
Office: Level 8, 15 Blue Street NORTH SYDNEY NSW 2060

We can help you create the financial security that lets you focus on what's really important in your life.

This FSG contains some important information about the services we offer and how we charge for these services. You can also find information about our Member Firm at www.stanfordbrown.com.au.

OUR FINANCIAL PLANNING PROCESS

We follow a defined financial planning process so that you can achieve all of the benefits of financial planning advice. Of course, everyone is different, with different circumstances, needs and goals. We treat every client as an individual but by following a defined process, you will know what to expect.

The initial advice process covers our first appointment all the way through to the implementation of your financial plan. We do this by:

Identifying where you want to be

Initially, we help you to identify your financial and lifestyle goals. This ensures we understand your needs and you can understand what to expect from us as your wealth adviser.

Considering the opportunities and risks

We assess your current situation and investigate the range of financial options available for you to reach your goals.

Bridging the gap

Based on discussions with you and the research conducted by us, we will devise a strategy to bridge the gap between where you are now and where you want to be.

Bringing your plan to life

We work closely with you to implement your financial strategy. We help you complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so your strategy is implemented efficiently.

As time goes on and circumstances change, your financial plan will need to be changed to keep up to date with your changing needs. The final step in the advice process ensures your financial plan remains on track, by providing you with regular ongoing advice and service.

Staying on track with regular ongoing advice

Finally, we design an ongoing service programme to ensure your plan remains up to date as your life changes and so you can obtain the benefits of ongoing reliable advice.

Sometimes, life takes us in unplanned directions. When you need a little extra help on top of our initial or ongoing advice, just ask us to provide you with some additional advice. Stanford Brown are here to help you through any changes.

Advice Stanford Brown can provide

Our firm is made up of 11 advisers and over 25 staff, who together provide advisory services designed to help you create, manage and protect your wealth, including:

Strategies

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-Retirement and Retirement planning
- Centrelink planning
- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Gearing and margin lending strategies
- Debt management
- Estate planning
- Direct Equities
- UK Pension Transfers
- Aged Care Accommodation
- Mortgage Broking/Commercial Financing and Leasing Services

Products

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail and wholesale managed investment schemes
- Socially responsible investments
- Hedge funds
- Platform and master trust products
- Superannuation products
- Personal and group insurance (excluding general insurance)
- Business succession insurance (excluding general insurance)
- Geared products
- Self-managed super funds (including limited recourse borrowing arrangements)
- Direct shares

Although we provide estate planning advice as part of or incidental to the provision of financial planning advice, we can arrange to provide access to specialist estate planning services, where required.

We can facilitate the purchase of direct equities through a number of reputable stockbrokers.

Approved Products

The Lunar Group maintains a broad approved product list, containing investment and insurance products that have been researched by a number of external research houses as well as our in-house research team.

We may recommend products, platforms and portfolio administration services (PAS) approved by The Lunar Group and where appropriate to your circumstances.

A copy of the approved list for investment and insurance can be supplied to you upon request.

Transaction services

If you do not require advice from us, but you would like us to help you complete a particular transaction, we can also arrange for you to apply for the kinds of products referred to in your adviser's profile. In these cases, we can take your instructions and arrange for the transaction to be completed without providing you with personal advice.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

You can also contact us directly with any instructions relating to your existing financial products. We will accept instructions from our existing clients via telephone, mail or email.

Documents you may receive

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)

The SoA will set out the advice that has been tailored to your specific circumstances and contains a summary of your goals and the strategies and financial products we will recommend to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided. If your personal circumstances have not significantly changed, you may receive further advice in a RoA. We will keep a record of any further advice we provide you for seven years. You may request a copy for your records by contacting our office.

If we recommend or arrange a financial product for you, we will make available 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 your investment or insurance. You should read any warnings contained in your financial plan, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

You can contact Stanford Brown directly with any instructions relating to your financial products.

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period.

We will meet with you periodically to review your financial circumstances if we agree to an ongoing advice service arrangement which includes a regular review component. This will be documented in your Ongoing Service Arrangement and/or SoA. Where you have entered into an ongoing fee arrangement after 1 July 2013, we will renew your arrangement with you at a minimum of every two years.

Stanford Brown's remuneration arrangements

We believe the advice services we offer are valuable and the remuneration we receive is a fair reward for our expertise and skills. The following information explains how we distribute the remuneration we receive as a result of the advice services provided to you.

Fees for our advice services

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated through a combination of:

- A set dollar amount that is agreed between you and your adviser; or
- A percentage based fee based on the amount you invest that is agreed between you and your adviser.

The advice fees of Stanford Brown may include charges for the following advice services:

- **Initial advice** - The initial advice fee covers the cost of researching and preparing your financial plan and is based on a set dollar amount.

Before providing you with initial advice we will prepare a Letter of Engagement. This Letter of Engagement is an agreement which sets out what our initial advice will cover and how much it will cost you.

In addition, the initial advice fee will be disclosed in your SoA.

- **Advice implementation** – The advice implementation fee covers the administrative time spent implementing the recommended strategies and products and is based on a set dollar amount.

The advice implementation fee will be disclosed in the Letter of Engagement, Initial Advice Agreement or in your SoA.

- **Ongoing advice** – The ongoing advice fee covers the cost to review the strategies and the products recommended in your SoA. An ongoing review helps you take advantage of opportunities as they become available. The fee for the ongoing advice fee service is calculated as either a set dollar amount or a percentage of your investments.

Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

Before providing you with ongoing advice Stanford Brown will prepare an Ongoing Service Agreement. This agreement sets out our ongoing advice offer, which includes the advice and services we will provide, as well as the frequency these will be delivered, how much it will cost, your payment method and how the service can be terminated.

In addition, the ongoing advice fee will be disclosed in your SoA.

- **Additional advice** – For all other advice, an additional advice fee may be charged based on a set dollar amount. Any additional advice fee will be disclosed in your SoA.

- **Insurance Payments** - Depending on the insurance product you purchase, the Lunar Group may receive between 0% and 125% of the annual premium as initial commission, and between 0% and 33% p.a. of the annual premium for ongoing (trail) commission from the insurance product provider. The Lunar Group may pass up to 100% of these commissions to us. This amount differs between insurance companies and full disclosure will be supplied in your Statement of Advice. We only receive brokerage when the insurance contract is issued. [PB2]

[d3]For example, if you accept our advice for an insurance product with an annual premium of \$2,000, where the issuer pays an upfront commission of 80%, we will receive \$1,600. The issuer will pay us 10% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of \$2,000, this equates to \$200 per year.

Your advice fees will be calculated at the time Stanford Brown provides you with personal advice. Your SoA will outline the advice fees and any commission inclusive of GST.

Payment methods

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

- Direct debit (savings or cheque account), cheque, direct deposit (bank transfer)
- Deduction from your investment
- Ongoing advice fees may be deducted in a single instalment or in monthly or quarterly instalments over twelve months.

Other Services

Stanford Brown Super Solutions

If you have, or are recommended to establish a Self-Managed Super Fund, we may refer you to Stanford Brown Super Solutions (an SMSF administration service in conjunction with SuperIQ). Whilst this offering is owned by Stanford Brown Group Pty Ltd, there are no fees or charges payable to Stanford Brown, all expenses are payable to SuperIQ to cover the costs associated with administering the business.

Stanford Brown Home Loans

Stanford Brown Home Loans is 50% owned by Stanford Brown Group Pty Ltd and 50% by JR Loans Pty Ltd. Stanford Brown Home Loans does not hold, and is not a representative of an Australian Credit Licence. All mortgage broking activity and credit related advice is conducted by JR Loans Pty Ltd T/as John Ruddick Home Loans being a Corporate Authorised Representative of Australian Financial Group (ACL No.: 389087).

Distribution of fees

The Lunar Group receives either a flat fee or may retain between 0% and 30% of all adviser remuneration, plus a professional indemnity insurance fee for the provision of services required under its AFS Licence. The balance is distributed to Stanford Brown.

Other payments The Lunar Group may receive

We receive payments from product providers on a monthly or quarterly basis each year. These payments are based on the average balance of funds placed by all Lunar Group Advisers in each relevant product provider's investment option(s). We will continue to receive payments where we have an entitlement to do so under an arrangement with a product provider prior to 1 July 2013.

The Lunar Group has in place Dealer Fee arrangements with a number of Investor Directed Portfolio services. These payments are an explicit fee charged to your investment portfolio. For a list of product providers with whom The Lunar Group has a Dealer Fee arrangement, please contact our Head Office. These arrangements will be detailed in your Statement of Advice along with an explanation of the calculation.

Other benefits we may receive

Stanford Brown may be offered or receive non-commission benefits such as attendance at training events, entertainment or sponsorship from some product providers at no extra cost to you. Both The Lunar Group and your Stanford Brown adviser maintain a register to document the benefits received with a value of greater than \$300. A copy of this register can be made available to you within one month of your request.

The Lunar Group and Stanford Brown have arrangements with a number of insurance product providers. These payments are based on either total inforce premium, total new business premium and lapse rates. For a list of product providers with whom The Lunar Group has arrangements, please contact our Head Office. These arrangements will be detailed in your Statement of Advice along with an explanation of the calculation. These payments do not represent an additional charge to you and your adviser will disclose all investment and/or risk insurance products for which these arrangements may apply.

Any such bonuses will be paid and retained by the licensee. Amounts of new business premium in excess of \$100,000 may result in Stanford Brown receiving higher upfront commission rates. The higher percentage could be between 10% to 17.5% of the premiums written annually with depending on the arrangement we have with the life insurance providers. For example, if you purchase a relevant life insurance product and the annual premium is \$450, The Lunar Group may receive up to \$78.75 p.a. from that life insurance provider.

Payments to other professionals

A third party may receive a fee should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker. This fee does not represent an additional cost to you. You will receive more detailed information concerning any referral fee in your SoA or other relevant advice documents. At present, we do not have any third party referral arrangements.

Payments from other professionals

You may be referred to an external professional to receive further specialist advice. Any referral fee or commission received for introducing you to the specialist will be disclosed in your financial plan if applicable.

Current referral arrangements to Stanford Brown are:

- **Patrick Bright, EPS Property Search.** Under this arrangement we receive a one off referral fee equating to 20% of any upfront payment relating to the clients we refer.

Reporting your concerns

If, at any time, you are not satisfied with the advice you receive, or any other aspect of the service provided by your wealth adviser, you should take the following steps:

- Contact your Stanford Brown adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact The Lunar Group Complaints on 02 9904 1555 or put your complaint in writing and send it to:

The Lunar Group

Attention: Complaints Case Manager
PO Box 1173
NORTH SYDNEY NSW 2059

The Lunar Group will try to resolve your complaint quickly and fairly. Some complex matters may require may take an extended period of time to thoroughly investigate the complaint and endeavour to bring it to resolution within 45 days.

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.

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	Financial Ombudsman Service (FOS) Address: GPO Box 3, Melbourne Victoria 3001 Phone: 1300 780 808 Fax: (03) 9613 6399 Email: info@fos.org.au
Personal information held	The Privacy Commissioner GPO Box 5218, Sydney NSW 2001 Phone: 1300 363 992 Fax: (02) 9284 9666 Email: privacy@privacy.gov.au

The Australian Securities & Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring Australia's financial markets are fair and transparent, and is supported by informed investors and consumers alike.

ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by writing to:

Australian Securities & Investments Commission

GPO Box 9827 or PO Box 4000
Your Capital City Gippsland Mail Centre
Victoria 3841

Before you send your concern to any of these respective bodies, please contact them first to understand the process of lodging your concern with them. Furthermore, you may use to obtain information about your rights and to make a complaint via www.asic.gov.au or the ASIC infoline on 1300 300 630.

Your privacy

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy please refer to the Privacy Statement in Part 3 of this FSG.

Another financial adviser may be appointed to you if your adviser leaves The Lunar Group or is unable to attend to your needs due to an extended absence from the business. In these circumstances, The Lunar Group will write to you advising you of the change. Your personal information will be passed on to the new adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new adviser.

Professional indemnity insurance

Professional indemnity insurance is maintained by The Lunar Group and your wealth advisers to cover advice, actions and recommendations which have been authorised by The Lunar Group and provided by your wealth adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

PART 2 - ADVISER PROFILES

David Brown

Your adviser David Brown, ASIC number 239348 is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group. David is a Principal of Stanford Brown.

Education and qualifications

- Diploma of Financial Planning
- Bachelor of Business
- Company Directors Diploma
- CERTIFIED FINANCIAL PLANNER®



Experience

- David has been providing financial advice to clients since 1987.

Memberships

- CFP® Member of the Financial Planning Association of Australia (FPA)
- Fellow of the Australian Institute of Company Directors (FAICD)
- Life Member of the Premier Association of Financial Advisers (MDRT)
- Association of Financial Advisers (AFA)

Advice I can provide

Strategies	Products
<ul style="list-style-type: none">• Guidance on budgeting and goal setting• Business succession planning• Risk and insurance analysis• Savings and wealth creation strategies• Investment planning• Superannuation planning• Pre-retirement planning• Retirement planning• Centrelink planning• Salary packaging advice• Gearing and margin lending strategies• Debt management• Estate planning considerations• Aged care accommodation	<ul style="list-style-type: none">• Cash management trusts• Retirement income streams• Direct fixed interest• Retail and wholesale managed investment schemes• Limited investment guarantees• Socially responsible investments• Hedge funds• Platform and master trust products• Superannuation products• Personal and group insurance (excluding general insurance)• Business succession insurance (excluding general insurance)• Geared products• Self-managed super funds (including limited recourse borrowing arrangements)

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of Stanford Brown. I have equity in Stanford Brown and may receive capital and profit related benefits.

Jonathan Hoyle

Your adviser Jonathan Hoyle, ASIC number 327247, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group. Jonathan is a Principal of Stanford Brown.

Education and qualifications

- Graduate Diploma of Financial Planning
- Master of Arts (Cambridge)
- ASX/ALPA

Experience

- Jonathan has been providing financial advice to clients since 1996 with experience working in the financial markets of London, New York and Sydney.

Memberships

- AFP® member of the Financial Planning Association of Australia (FPA)
- Association of Financial Advisers (AFA)

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none"> • Guidance on budgeting and goal setting • Savings and wealth creation strategies • Investment planning • Superannuation planning • Pre-retirement planning • Retirement planning • Centrelink planning • Risk and insurance analysis • Business succession planning • Salary packaging advice • Gearing and margin lending strategies • Debt management • Estate planning considerations • Aged care accommodation • Direct Equities • UK Pension Transfers 	<ul style="list-style-type: none"> • Cash management trusts • Retirement income streams • Direct fixed interest • Retail and wholesale managed investment schemes • Limited investment guarantees • Socially responsible investments • Hedge funds • Platform and master trust products • Superannuation products • Personal and group insurance (excluding general insurance) • Business succession insurance (excluding general insurance) • Geared products • Self-managed super funds(including limited recourse borrowing arrangements) • Direct shares

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of Stanford Brown. I have equity in Stanford Brown and may receive capital and profit related benefits.

Hamish Harvey

Your adviser Hamish Harvey, ASIC number 302140, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Hamish is a Principal of Stanford Brown.

Education and qualifications

- Graduate Diploma of Financial Planning
- Bachelor of Commerce (Bond)
- SMSF
- ASX/ALPA

Experience

- Hamish has been providing financial advice to clients since 1999.

Memberships

- AFP® member of the Financial Planning Association of Australia (FPA)

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none"> • Guidance on budgeting and goal setting • Savings and wealth creation strategies • Investment planning • Superannuation planning • Pre-retirement planning • Retirement planning • Centrelink planning • Risk and insurance analysis • Business succession planning • Salary packaging advice • Gearing and margin lending strategies • Debt management • Estate planning considerations • Aged care accommodation • Direct Equities • UK Pension Transfer 	<ul style="list-style-type: none"> • Cash management trusts • Retirement income streams • Direct fixed interest • Retail and wholesale managed investment schemes • Limited investment guarantees • Socially responsible investments • Hedge funds • Platform and master trust products • Superannuation products • Personal and group insurance (excluding general insurance) • Business succession insurance (excluding general insurance) • Geared products • Self-managed super funds(including limited recourse borrowing arrangements) • Direct shares

How I am paid

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Vincent O'Neill

Your adviser Vincent O'Neill, ASIC number 339541, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Vincent is a Principal of Stanford Brown.

Education and qualifications

- Advanced Diploma of Financial Planning
- Bachelor of Business & Legal Studies
- SMSF
- ASX/ALPA

Experience

- Vincent has been providing financial advice to clients since 2009.

Memberships

- AFP® member of the Financial Planning Association of Australia (FPA)

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none"> • Guidance on budgeting and goal setting • Savings and wealth creation strategies • Investment planning • Superannuation planning • Pre-retirement planning • Retirement planning • Centrelink planning • Risk and insurance analysis • Business succession planning • Salary packaging advice • Gearing and margin lending strategies • Debt management • Estate planning considerations • Aged care accommodation • Direct Equities • UK Pension Transfers 	<ul style="list-style-type: none"> • Cash management trusts • Retirement income streams • Direct fixed interest • Retail and wholesale managed investment schemes • Limited investment guarantees • Socially responsible investments • Hedge funds • Platform and master trust products • Superannuation products • Personal and group insurance (excluding general insurance) • Business succession insurance (excluding general insurance) • Geared products • Self-managed super funds (including limited recourse borrowing arrangements) • Direct shares

How I am paid

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James Jagodnik

Your adviser James Jagodnik, ASIC number 426580 is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Education and qualifications

- Advanced Diploma of Financial Planning
- Bachelor of Law
- Bachelor of Commerce
- SMSF Specialist Advisor™ (SSA)



Experience

- James has been providing financial advice to clients since 2011.

Memberships

- AFP® member of the Financial Planning Association of Australia (FPA)
- SMSF Professional Association of Australia (SPAA)

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none"> • Guidance on budgeting and goal setting • Savings and wealth creation strategies • Investment planning • Superannuation planning • Pre-retirement planning • Retirement planning • Centrelink planning • Risk and insurance analysis • Business succession planning • Salary packaging advice • Gearing and margin lending strategies • Debt management • Estate planning considerations • Aged care accommodation • Direct Equities 	<ul style="list-style-type: none"> • Cash management trusts • Retirement income streams • Direct fixed interest • Retail and wholesale managed investment schemes • Limited investment guarantees • Socially responsible investments • Hedge funds • Platform and master trust products • Superannuation products • Personal and group insurance (excluding general insurance) • Business succession insurance (excluding general insurance) • Geared products • Self-managed super funds (including limited recourse borrowing arrangements) • Direct shares

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of Stanford Brown.

Frank Mulcahy

Your adviser Frank Mulcahy, ASIC number 444604, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Education and qualifications

- Advanced Diploma in Financial Planning, Securities Institute of Australia
- Advanced Diploma in Financial Planning, Chartered Insurance Institute, United Kingdom
- Certificate in Financial Planning, 124 Chartered Insurance Institute, United Kingdom
- Certified Financial Planner Certification, Financial Standard Planning Board, Ireland
- Diploma of Financial Planning, Ireland
- M.A. Trinity College Ireland
- B.A in Economics and Finance Trinity College Ireland
- CERTIFIED FINANCIAL PLANNER®



Experience

- Frank has been providing financial advice to clients since 2004.

Memberships

- CFP® member of the Financial Planning Association of Australia (FPA)
- Associate member of the Personal Finance Society UK
- Associate member of the Life Insurance Association of Ireland

Advice I can provide

Strategies	Products
<ul style="list-style-type: none"> • Guidance on budgeting and goal setting • Savings and wealth creation strategies • Investment planning • Superannuation planning • Pre-retirement planning • Retirement planning • Centrelink planning • Risk and insurance analysis • Business succession planning • Salary packaging advice • Gearing • SMSF • Direct Equities • Gearing and margin lending strategies • Debt management • Estate planning considerations 	<ul style="list-style-type: none"> • Cash management trusts • Retirement income streams • Direct fixed interest • Retail and wholesale managed investment schemes • Limited investment guarantees • Socially responsible investments • Hedge funds • Platform and master trust products • Superannuation products • Personal and group insurance (excluding general insurance) • Business succession insurance (excluding general insurance) • Geared products • UK Pension Transfers • Self-managed super funds (including limited recourse borrowing arrangements) • Direct Shares

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of Stanford Brown.

James McFarland

Your adviser is James McFarland, ASIC number 326000, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Education and qualifications

- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Financial Planning) (Kaplan)

Experience

- James has been providing financial advice to clients since 2008.

Memberships

- Association of Financial Advisers (AFA)

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none"> • Guidance on budgeting and goal setting • Risk and insurance analysis • Business succession planning • Savings and wealth creation • Superannuation planning • Estate planning considerations 	<ul style="list-style-type: none"> • Personal and group insurance (excluding general insurance) • Business Succession Insurance (excluding general insurance) • Superannuation products

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of Stanford Brown.

Andrew Griffin

Your adviser is Andrew Griffin, ASIC number 463298, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Education and qualifications

- Bachelor of Agricultural Economics (The University of Sydney)
- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Financial Planning) (Kaplan)
- SMSF (University of Adelaide/Cavendish)
- ASX/ALPA (Kaplan)

Experience

- Andrew has been providing financial advice to clients since 2014.

Memberships

- AFP® member of the Financial Planning Association of Australia (FPA)

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none"> • Guidance on budgeting and goal setting • Savings and wealth creation strategies • Investment planning • Superannuation planning • Pre-retirement planning • Retirement planning • Centrelink planning • Risk and insurance analysis • Business succession planning • Salary packaging advice • Debt management • Estate planning considerations • Aged care accommodation • Direct Equities • SMSF 	<ul style="list-style-type: none"> • Cash management trusts • Retirement income streams • Retail and wholesale managed investment schemes • Limited investment guarantees • Socially responsible investments • Hedge funds • Platform and master trust products • Superannuation products • Personal and group insurance (excluding general insurance) • Business succession insurance (excluding general insurance) • Direct Shares • Self-managed super funds(including limited recourse borrowing arrangements)

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of Stanford Brown.

Barney Monaghan

Your adviser Barney (Barnabas) Monaghan, ASIC number 300666, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Education and qualifications

- Diploma of Financial Services (Financial Planning), Tribeca/ThreeSixty
- Bachelors of Arts (Philosophy), Flinders University

Experience

- Barney has been providing financial advice to clients since 2009.

Memberships

- Association of Financial Advisers (AFA)

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none"> • Guidance on budgeting and goal setting • Risk and insurance analysis • Business succession planning • Savings and wealth creation • Superannuation planning • Estate planning considerations 	<ul style="list-style-type: none"> • Personal and group insurance (excluding general insurance) • Business Succession insurance (excluding general insurance) • Superannuation products

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of Stanford Brown.

Cris Abellar

Your adviser Cris (Maricris) Abellar, ASIC number 350757, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Education and qualifications

- Currently completing Certified Financial Planner® (FPA)
- Diploma of Financial Services (Financial Planning) (Kaplan)
- Bachelor of Business Administration with Bachelor of Commence – Accounting (Macquarie University)
- Graduate Diploma of Chartered Accounting (Chartered Accountants Australia)
- Self Managed Super Funds (Kaplan)
- Margin Lending and Gearing Investments (Kaplan)

Experience

- Cris has been providing financial advice to clients since 2010.

Memberships

- AFP® member of the Financial Planning Association of Australia (FPA)

Advice I can provide

Strategies	Products
<ul style="list-style-type: none"> • Guidance on budgeting and goal setting • Savings and wealth creation strategies • Investment planning • Superannuation planning • Pre-retirement planning • Retirement planning • Centrelink planning • Risk and insurance analysis • Business succession planning • Salary packaging advice • Gearing and margin lending strategies • Debt management • Estate planning considerations 	<ul style="list-style-type: none"> • Cash management trusts • Retirement income streams • Direct fixed interest • Retail and wholesale managed investment schemes • Socially responsible investments • Hedge funds • Platform and master trust products • Superannuation products • Personal and group insurance (excluding general insurance) • Business succession insurance (excluding general insurance) • Geared products • Self-managed super funds (including limited recourse borrowing arrangements)

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of Stanford Brown.

Jenny Gao

Your adviser is Jenny (Lin) Gao, ASIC number 1238995, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group.

Education and qualifications

- Masters of Marketing – University of Newcastle
- Masters of Professional Accounting – University of England
- Advanced Diploma of Financial Planning – Kaplan Professional Education
- Diploma of Financial Planning – Kaplan Professional Education

Experience

- Jenny has been providing financial advice to clients since 2016.

Memberships

- AFP® member of the Financial Planning Association of Australia (FPA)

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none"> • Guidance on budgeting and goal setting • Savings and wealth creation strategies • Investment planning • Superannuation planning • Pre-retirement planning • Retirement planning • Centrelink planning • Risk and insurance analysis • Business succession planning • Salary packaging advice • Debt management • Estate planning considerations 	<ul style="list-style-type: none"> • Cash management trusts • Retirement income streams • Direct fixed interest • Retail and wholesale managed investment schemes • Limited investment guarantees • Socially responsible investments • Hedge funds • Platform and master trust products • Superannuation products • Personal and group insurance (excluding general insurance) • Business succession insurance (excluding general insurance)

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of Stanford Brown.

Jordan Ryan

Your adviser is Jordan Ryan, ASIC number 463835, is a sub-authorised representative of Stanford Brown (ASIC CAR 240319). Stanford Brown is authorised to provide financial services on behalf of The Lunar Group (AFSL 470948).

Education and qualifications

- Bachelor of Commence (Finance and Financial Planning) – Griffith University

Experience

- Jordan has been providing financial advice to clients since 2014.

Memberships

- AFP® member of the Financial Planning Association of Australia (FPA)

Advice I can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

Strategies	Products
<ul style="list-style-type: none"> • Guidance on budgeting and goal setting • Risk and insurance analysis • Business succession planning • Savings and wealth creation • Superannuation planning • Estate planning considerations 	<ul style="list-style-type: none"> • Personal and group insurance (excluding general insurance) • Business Succession Insurance (excluding general insurance) • Superannuation products

How I am paid

I am paid a salary and am also entitled to a bonus. This bonus is based on my performance, the total remuneration paid to Stanford Brown in conjunction with my work and the profitability of Stanford Brown.

PART 3 - PRIVACY 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 licenses 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 The Lunar Group may have access to this information when providing financial advice or services to you;
- Your adviser may, in future, disclose information to other financial advisers, brokers and those who are authorised by The Lunar Group to review customers' needs and circumstances from time to time.
- 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 Lunar Group in providing financial advice and services to you. A list of countries where these service providers are located can be accessed via The Lunar Privacy Policy from May 2015.
- 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 Lunar Group Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

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

To view the Privacy Policy, please visit <http://www.stanfordbrown.com.au/privacy-statement/> or you can contact us for a copy.