



GOLCONDA GROUP
— COMPLETE WEALTH SPECIALISTS —

Financial Services and Credit Guide

Version: 2.1

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Accredited by
AMP Financial Planning



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It is important that you read this Financial Services and Credit Guide (FSCG). It contains information that will help you decide whether to use any of the financial services offered by us, as described in this guide, including:

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

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 an SoA, a record of debt advice, or a Credit Proposal. We will retain a record of the debt advice which you may request by contacting our office within seven years of the assessment.

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

Golconda

According to the Oxford Dictionary, the definition of "Golconda" (pronounced Gol kon da) is:

- A source of great wealth, advantage or happiness, and
- Is an ancient ruined city in India, valued for its diamond mines, where the Hope Diamond originated.

This resonates well with what we aim to achieve for our valued clients..

Our Mission

We are Complete Wealth Specialists providing quality strategic advice and support for you and your family to achieve your financial security and peace of mind.

Our role is to make sense of all the noise associated with your finances and provide straight forward advice to achieve your goals.

Who we are

At the start of 2013 Arthur Graham & Associates and Genesys Wealth Advisers Swan Hill, merged to create what is now Golconda Group Pty Ltd. This brought together more than 100 years of experience in the finance industry, and businesses that have been supporting the local area for more than 45 years.

During the early days of the merger we realised that together, we do things a little different to other financial planning firms and take great pride in this.

We have a much stronger focus on our client's personal goals, and approach to working with a GROUP of professionals and specialists in their fields to ensure our client's needs are met. If we are not able to address any matter, we work with specialists in their fields, both locally and away to ensure they are actioned appropriately.

Name	Golconda Group Pty Ltd trading as Golconda Group
Australian Business Number	43 161 017 849
Authorised representative number	432481
Credit representative number	432482

Our office contact details

Address	Level 1, 226 Beveridge St, , Swan Hill, VIC 3585
Phone	03 5032 9111
Fax	03 5033 2834
Email	enquiry@golconda.com.au
Website	www.golconda.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 13.

We can provide advice on	We can arrange the following products and services
<ul style="list-style-type: none"> — Investments strategies (strategic asset allocation) — Budget and cash flow management — Debt management (including borrowing for personal purposes) — Salary packaging — Superannuation strategies and retirement planning — Personal insurance — Estate planning — Centrelink and other government benefits — Ongoing advice and services, including regular portfolio reviews — Aged care — Self-managed superannuation funds (SMSF) — Business Planning & Succession 	<ul style="list-style-type: none"> ▪ Superannuation, including retirement savings accounts ▪ Employer superannuation ▪ Borrowing within your SMSF ▪ Managed investments ▪ Investor directed portfolio services ▪ Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products) ▪ Standard margin loans ▪ Retirement income streams, including pensions and annuities ▪ Insurance (life cover, disability, income protection and trauma) ▪ Life investment products including whole of life, endowment and bonds ▪ Debentures, stocks or bonds issued or proposed to be issued by a government ▪ Arranging for listed securities, shares and debentures to be bought and sold via a platform ▪ Arranging for listed securities, shares and debentures to be bought and sold via a broker ▪ Where an administration platform is recommended, we also offer a Limited Managed Discretionary Account service ▪ Limited selection of investment guarantees

AMPFP maintains an approved products and services list, which includes products issued by AMP companies and a diversified selection of approved Australian and International fund managers. These have been researched by external research houses as well as our in-house research team.

AMPFP 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 AMPFP'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 issued or promoted by the AMP Group or as otherwise approved by AMPFP and where appropriate to your circumstances.

The lenders and lessors whose products are most commonly recommended by Accredited Mortgage Consultants authorised by AMPFP are:

Lenders				Lessors		
	—	AMP Bank	—	ING	—	Macquarie
	—	ANZ		Direct	—	Esanda
	—	NAB Broker (Homeside)	—	Suncorp	—	Westpac
	—	Commonwealth Bank	—	St George Bank	—	Commonwealth Bank
	—	Macquarie Bank	—	Bankwest		
	—	Westpac				

Tax implications of our advice

Under the Tax Agent Services Act 2009, Golconda Group 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

If you do not require advice, we can also arrange for you to apply for 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 we will document in writing. You can ask us for a copy of this documentation at any time.

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.

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 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
- 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
- Deduction from your investment

All fees and commissions will be paid directly to AMPFP as the licensee on our behalf. They retain a percentage 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.

Fixed service fees

We offer the following services at these fees:

Service	Fee
Aged Care Package - Includes advice and assistance in relation to assessment of aged care status, discussion of accommodation bonds and/or daily facility fees. Structuring assets in the most suitable way to maximise entitlements, discussion of estate planning.	\$1650
Centrelink Ongoing Package - advice and assistance in relation to your ongoing Centrelink/DVA etc payments	\$375.00

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. These can include financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance.

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

Development, management and advice recognition

We may be eligible for Development management and advice (DMA) recognition payments based on our performance relative to other AMP Financial Planning practices in the previous year. Up to 30% of all AMP Financial Planning practices may be eligible for DMA payments.

The DMA payment is based on a percentage of our practice revenue. Our DMA percentage will be set annually and may range from 0% to 10% depending on our ranking. The percentage is then applied to our practice revenue and the resulting payments are received twice a month.

For example, if our DMA is set at 3% and our revenue for the payment period was \$8,500, we would receive $\$8,500 \times 0.03 = \255 . Assuming an average revenue of \$8,500 per payment period, the total DMA payment received in a year would be $\$255 \times 24 = \$6,120$.

How our performance is ranked

Ranking of practices is determined yearly by a points system which is a broad measure of the growth and professionalism of our practice as compared to other practices in the AMP Financial Planning network. The points system is based on a combination of factors within a balanced scorecard such as the quality of our services, compliance, our business goals and our engagement with our clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service revenue and our clients' product holdings over the previous year.

Business growth advice payments

All practices 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 $\$85 \times 24 = \$2,040$.

Business buy-back option

If we leave the financial services industry or can no longer appropriately service a selection of our clients, and cannot find a buyer, AMP Financial Planning will either look after our clients or appoint one of its authorised representatives to do so.

If this happens, AMP Financial Planning may buy back our business. The amount will vary depending on a number of factors including, our reason for leaving the financial services industry, the time our business has been established, the annual recurring revenue (both actual and any deemed revenue) of our practice and the quality of our previous advice.

Annual advice conference

The advice conference is an annual event which offers advisers the opportunity for professional development and to hear updates on AMP's thinking about the future of advice. AMPFP subsidises the costs of the advisers attending. The value will depend upon a range of factors, including the nature of the courses and events planned.

Educational support

AMP Financial Planning rewards individuals with educational support if they meet certain qualifying criteria. The qualifying criteria may vary, and is normally based on the standard of our financial planning services and our business performance.

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 securities (such as shares and rights issues). 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 AMPFP 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

AMPFP is a member of the AMP Group and has:

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

AMPFP's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

About the AMP Group

AMPFP 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 part of the AMP Group and as such AMPFP is affiliated with:

- | | |
|--|---|
| — The National Mutual Life Association of Australasia Limited* | — AMP Capital Funds Management Limited |
| — National Mutual Funds Management Limited | — AMP Capital Investors Limited |
| — NMMT Limited | — AMP Superannuation Limited |
| — N.M. Superannuation Pty Limited | — AMP Life Limited |
| — Multiport Pty Limited | — Cavendish Superannuation Pty Ltd |
| — ipac asset management limited | — Australian Securities Administration Limited (ASAL) |
| — AMP Bank Limited | — Super IQ Pty Ltd |

*The National Mutual Life Association of Australasia Limited will cease issuing products on 31 December 2016. On 1 January 2017, the life insurance business of this company will transfer to AMP Life Limited.

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.

AMPFP's relationships with other companies

Issuers of products do not pay to be included on the approved products and services list.

Product issuers or service providers that have been selected for inclusion may pay AMP Services Limited the following benefits up to the following amounts (these are all inclusive of GST):

- A fixed payment of up to \$495,000 for risk insurance products.
- 0.2% plus a fixed payment of up to \$195,000 for investment products.
- 0.1% for insurance products.

For example, if total funds under administration for a particular investment product is \$10 million, the issuer may pay AMP Services Limited up to \$215,000 annually.

Our practice does not receive any part of these payments. From time to time, product issuers have access to AMPFP and its authorised representatives to provide education as well as give training on their products.

Arrangements with platform providers

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

WealthView eWRAP and PortfolioCare administration services

The range of WealthView and PortfolioCare administration services are issued by companies in the AMP Group. These companies have an agreement with Asgard Capital Management Limited (Asgard) under which Asgard administers the WealthView eWRAP and PortfolioCare administration services in addition to administration and support services also provided by AMP companies.

If you access a product in the WealthView eWRAP or PortfolioCare range, then administration and, where applicable, custodial share and 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 and support services described above.

A full description of the fees is in the relevant product disclosure statement or IDPS guide for the relevant service. Our practice does not receive any part of these payments.

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
Echuca JV Pty Ltd	Accounting Services	<p>All fees charged by Echuca JV Pty Ltd and any brokerage, commissions or additional payments paid by product providers (total remuneration) are receivable by AMPFP as the licensee. AMPFP retains a percentage of the total remuneration and pays the balance to Echuca JV Pty Ltd. The percentage retained by AMPFP is up to 5%.</p> <p>The principals of Echuca JV Pty Ltd are Antony Yeates, Scott Webb and Golconda Group Pty Ltd. Their company may receive a share in all fees chargeable.</p> <p>We control a percentage of the equity interests in the joint venture providing the services listed above. As a result we will benefit from fees, dividends or income received from the profits or value of the joint venture that may result from any payments or other benefits received in respect of the services provided to you.</p>
Pooles Accountants & Tax Specialists Pty Ltd	Accounting Services	20% of initial fees for work they perform in introducing a client to us. For example, if initial fees are \$1,000 we would pay \$200
Gurnett Millar & Co Pty Ltd TA GMG Accounting	Accounting Services	20% of initial fees for work they perform in introducing a client to us. For example, if initial fees are \$1,000 we would pay \$200

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 and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact AMP Advice Complaints on adviceComplaints@amp.com.au, or put your complaint in writing and send it to:
Attention: National Complaints Manager
AMP Advice Complaints
AMP Advice – Professional Standards and Compliance
Level 12, 33 Alfred Street
Sydney, NSW 2000
- AMP Advice Complaints 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.

<p>Any issues relating to financial advice, investments, superannuation or insurance matters</p>	<p>Financial Ombudsman Service (FOS) GPO Box 3 Collins Street West Melbourne Victoria 3001 1300 780 808 www.fos.org.au info@fos.org.au</p>
<p>Any issue relating to your personal information</p>	<p>The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au</p>

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. You can also contact the **Financial Planning Association (FPA)** at www.fpa.asn.au to make a complaint (please note that the FPA cannot award compensation).

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. AMPFP 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 AMPFP, even where subsequent to these actions they have ceased to be employed by or act for AMPFP.

Your privacy

Your privacy is important to us. 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 AMPFP 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 AMPFP to review customers' needs and circumstances from time to time, including other companies within the AMP 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 AMP group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the AMP 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 AMP Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and AMPFP 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 adviser or AMPFP holds about you at any time to correct or update it as set out in the AMP Privacy Policy. The AMP Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

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

Our Financial Advisers and Credit Advisers

About Arthur Graham



Qualifications	Advanced Diploma of Financial Services (Adv Dip FS (FP))
Memberships	Financial Planning Association (FPA)
Phone	03 5032 9111
Email	arthur@golconda.com.au
Authorised Representative Number	248084
Credit Representative Number	372396

Who am I?

Arthur is a director of Golconda Group Pty Ltd, with Shane and Brendan.

Arthur has been in the finance industry since 1978, having reached the 35 year milestone with AMP in 2013 and is a stalwart of the local planning industry having started the career of numerous local advisers. He successfully ran Arthur Graham & Associates as the principle adviser for 30 years before overseeing the transition for Shane and Brendan to take the reins of the combined Golconda Group.

Arthur gets personal satisfaction out of building strong long term relationships with clients and their families, helping numerous generations to achieve their financial goals.

Outside work he is heavily involved in the local community having served on or continuing to serve on numerous boards and community groups. He was awarded the Citizen of the Year for his commitment to the local community, and is very well respected within AMP Financial Planning Australia wide.

When time permits, time with wife Sue, children and grandchildren is cherished, but is most commonly found involved with his beloved Nyah Trots.

The advice and services I can provide

With the exception of any services listed below, I am authorised to provide the services as outlined in the *Our Advice and services* section of this Guide.

Employer superannuation	Borrowing within your SMSF
Separately managed accounts	Standard margin loans
Securities (including direct shares & corporate debentures)	Securities (Exchange traded funds)
Estate Planning	

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 AMPFP 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

Arthur is paid a salary by Golconda Group Pty Ltd.

About Shane Graham



Qualifications	Diploma of Financial Services in Financial Planning (Dip FP) SMSF Specialist Advisor (SSA) Currently studying Advanced Diploma of Financial Services(Adv Dip FS (FP))
Memberships	Financial Planning Association (FPA) SMSF Association
Phone	03 5032 9111
Email	shane@golconda.com.au
Authorised Representative Number	319805
Credit Representative Number	388778

Who am I?

Shane is joint managing director of Golconda Group Pty Ltd, with Brendan.

Shane joined the finance industry in 2007 having travelled and worked in a variety of different roles in both local and international companies, taking the opportunity to work with his father and carry on the family business.

Shane has completed the Diploma of Financial Services in Financial Planning, and will have completed the Advanced Diploma shortly. Shane made the commitment to become a member of the Financial Planning Association (FPA) which holds members to a higher standard in financial advice.

Shane chose a financial planning career "...after seeing the impact Arthur has had on people's lives and their financial position. It is humbling to see the high esteem that he is held in by his clients and the community alike. I aspire to build relationships as strong as his with our clients ..."

Outside work he enjoys time with his family (wife, Sharni and their daughter's, Isla and Eve) and friends.

The advice and services I can provide

With the exception of any services listed below, I am authorised to provide the services as outlined in the *Our Advice and services* section of this Guide.

Employer superannuation	Borrowing within your SMSF
Standard margin loans	Securities (Exchange traded funds)
Securities (including direct shares & corporate debentures)	Estate Planning

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

I am also an Accredited Mortgage Consultant and as a credit representative of AMPFP I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I am accredited to arrange credit for you from AMP Bank

This lender does not necessarily represent all the lenders who offer credit of the nature you may seek.

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

I provide mortgage and finance broking activities, including assisting you to apply for a loan, relating to:

- Residential mortgages and home loans

How I am paid

As a Director and shareholder of Golconda Group Pty Ltd, Shane is paid a salary, plus a share of profits from Golconda Group Pty Ltd.

About Brendan McKenzie



Qualifications	Diploma in Financial Planning (Dip FP) CERTIFIED FINANCIAL PLANNERTM (CFP) SMSF Specialist Advisor (SSA) ASX Accredited Listed Product Adviser (ALPA)
Memberships	Financial Planning Association (FPA) SMSF Association
Phone	03 5032 9111
Email	brendan@golconda.com.au
Authorised Representative Number	243177
Credit Representative Number	395346

Who am I?

Brendan is joint managing director of Golconda Group Pty Ltd, with Shane.

Brendan has been in the finance industry since 1993, joining the financial planning fraternity in 2002. As a third generation Swan Hill local, he returned home after his career took him around Southern NSW and Victoria.

Brendan took the commitment to become a member of the Financial Planning Association (FPA) completing the Certified Financial Planner designation which reflects the highest standards in financial advice.

Brendan chose financial planning as a career "...after seeing the impact both good and bad financial decisions had on not only client's lives, but also their families' future. It is a challenging environment that is constantly changing with so many facets to it. But the reward comes when you can see the positive difference you have made to a client's future..."

Outside work like many people he enjoys time with his family (wife, Karen and two children, Callum and Ailysh) and friends. When time permits a good biography or spy novel as well as participating in or just relaxing in front of the TV or radio supporting almost any sport (especially the Essendon Football Club).

The advice and services I can provide

With the exception of any services listed below, I am authorised to provide the services as outlined in the *Our Advice and services* section of this Guide.

Employer superannuation	
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I am also a Credit Representative of AMPFP 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

As a Director and shareholder of Golconda Group Pty Ltd, Brendan is paid a salary, plus a share of profits from Golconda Group Pty Ltd.

About Krista Healey



Qualifications	Diploma of Financial Services in Financial Planning (Dip FP) Advanced Diploma of Financial Planning (Adv Dip FS (FP))
Memberships	Financial Planning Association (FPA)
Phone	03 5032 9111
Email	krista@golconda.com.au
Authorised Representative Number	445295
Credit Representative Number	445296

Who am I?

Krista has been in the financial planning industry since 2010 when she commenced a school-based apprenticeship with Arthur Graham whilst completing Year 12 VCE.

Krista has completed the Diploma of Financial Services in Financial Planning, and the Advanced Diploma of Financial Planning.

Krista chose financial planning as a career "...seeing the satisfaction and peace of mind that financial advice creates for clients and their families. I feel a sense of self satisfaction that I can help make a difference to a client's life. There is no greater feeling then being able to assist them on their journey to achieving their financial goals."

Krista enjoys spending time with her partner Nick, family and friends as much as possible outside of work.

The advice and services I can provide

With the exception of any services listed below, I am authorised to provide the services as outlined in the *Our Advice and services* section of this Guide.

Employer superannuation	Investor directed portfolio services
Borrowing within your SMSF	Securities (including direct shares and corporate debentures)
Separately managed accounts	Securities (Exchange traded funds)
Standard margin loans	

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 AMPFP 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

Krista is paid a salary by Golconda Group Pty Ltd.

About Erica Cummins

Qualifications	Diploma of Financial Services in Financial Planning (Dip FP) Bachelor of Business (Financial Planning)
Memberships	Financial Planning Association (FPA) SMSF Association
Phone	03 5032 9111
Email	erica@golconda.com.au
Authorised Representative Number	437117
Credit Representative Number	492306

Who am I?

Erica has been in the financial planning industry for the past 19 years, initially working at a financial planning business in Kerang. Erica started out as a trainee and paraplanner before becoming an adviser in 2013. Erica joined Golconda Group in April 2017.

Erica has completed a Bachelor of Business (Financial Planning) and Diploma of Financial Services (Financial Planning). Erica is an Associate member of the Financial Planning Association (FPA) and currently undertaking the Certified Financial Planner certification program.

Erica chose financial planning as a career "...because I enjoy working with a variety of people to guide them in achieving their financial and personal goals. The financial planning profession provides endless opportunities for learning and development."

Outside of work, Erica's family (husband Damian, and children Ava, Imogen and Luke) keep her occupied and entertained! Through the winter months you'll find Erica at the Murrabit Netball Club, involved as a coach, player and umpire.

The advice and services I can provide

With the exception of any services listed below, I am authorised to provide the services as outlined in the *Our Advice and services* section of this Guide.

Employer superannuation	Investor directed portfolio services
Borrowing within your SMSF	Securities (including direct shares and corporate debentures)
Separately managed accounts	Securities (Exchange traded funds)
Standard margin loans	Estate Planning

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 AMPFP 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

Erica is paid a salary by Golconda Group Pty Ltd.

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 or Discussion Paper	Starting from \$625
Implementation of Advice	Starting from \$220
Aged Care Package	\$1650 Includes advice and assistance in relation to assessment of aged care status, discussion of accommodation bonds and/or daily facility fees. Structuring assets in the most suitable way to maximise entitlements, discussion of estate planning.

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
Private Wealth Client Package <i>The ongoing service will be negotiated between client and adviser</i>	Starting from \$9,375
Gold Client Package <i>Triannual review</i>	Starting from \$5,625
Silver Client Package <i>half yearly review</i>	Starting from \$3,750
Bronze Client Package <i>annual review</i>	Starting from \$1,875
Consultancy and Review on Request - Based on Hourly Rate	Private Wealth \$375ph Financial Planner \$250ph Paraplanner \$175ph Admin \$125ph
Centrelink Ongoing Package <i>Advice and assistance in relation to your ongoing Centrelink/DVA etc payments</i>	Starting from \$375

Commissions

I 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 my advice. The following table is a guide of commissions I may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	Up to 130% of the first year's premium.	Up to 33% of the premium each following year.	If your insurance premium was \$1,000, we would receive up to \$1,300.00 initially and \$330.00 pa.
Loans	Up to 1.485% of the initial loan balance.	Up to 0.55% of the outstanding loan balance each year.	If your loan balance was \$100,000 we would receive up to \$1,485.00 initially and up to \$550.00 pa.

All fees and charges include GST.

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



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