

ABOUT YOUR ADVISER

Anne-Marie Humphries | AR No.239430

Huon Financial Planning Pty Ltd | CAR No.381092

Address Suite 3, 497 Smollett Street Albury NSW 2640
Telephone 02 6023 2775
Email anne-marie@huonfinancial.com.au
Website www.huonfinancial.com.au

Authorisations

I am an authorised representative of Matrix Planning Solutions Ltd. I am authorised in the following financial services and products:

- Superannuation
- Pensions & Annuities
- Self Managed Superannuation Funds
- Retirement Savings Accounts
- Cash & Term Deposits
- Managed Investments
- Investment Bonds
- Exchange Traded Products
- Government Debentures
- Listed Securities (shares & other products)
- Margin Lending
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Gearing
- Aged Care
- Centrelink / Veterans' Affairs Assistance
- Business Insurance
- Insurance Claims Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary

The following tables summarise the types of fees or commissions and indicative amounts that are applicable to the services that we provide. Before providing you with advice or services, I will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Initial	Per Annum
Adviser Service Fee	\$7,700 to \$20,000	\$5,500 to \$20,000
Insurance Commission*	0% to 66%^	0% to 33%

* Based on a % of funds invested or insurance premiums
^ Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020, commission of up to 130% will apply to additional cover.

Benefits, Interests and Associations

The Business, associated entities or I have arrangements with the following parties.

Shareholdings	The shares in Huon Financial Planning Pty Ltd are owned by the Wearmatong Family Trust which Anne-Marie Humphries is a Director of the corporate trustee and beneficiary of the trust.
---------------	--

Where arrangements include payments or benefits these will be disclosed to you in writing at the time of providing advice.