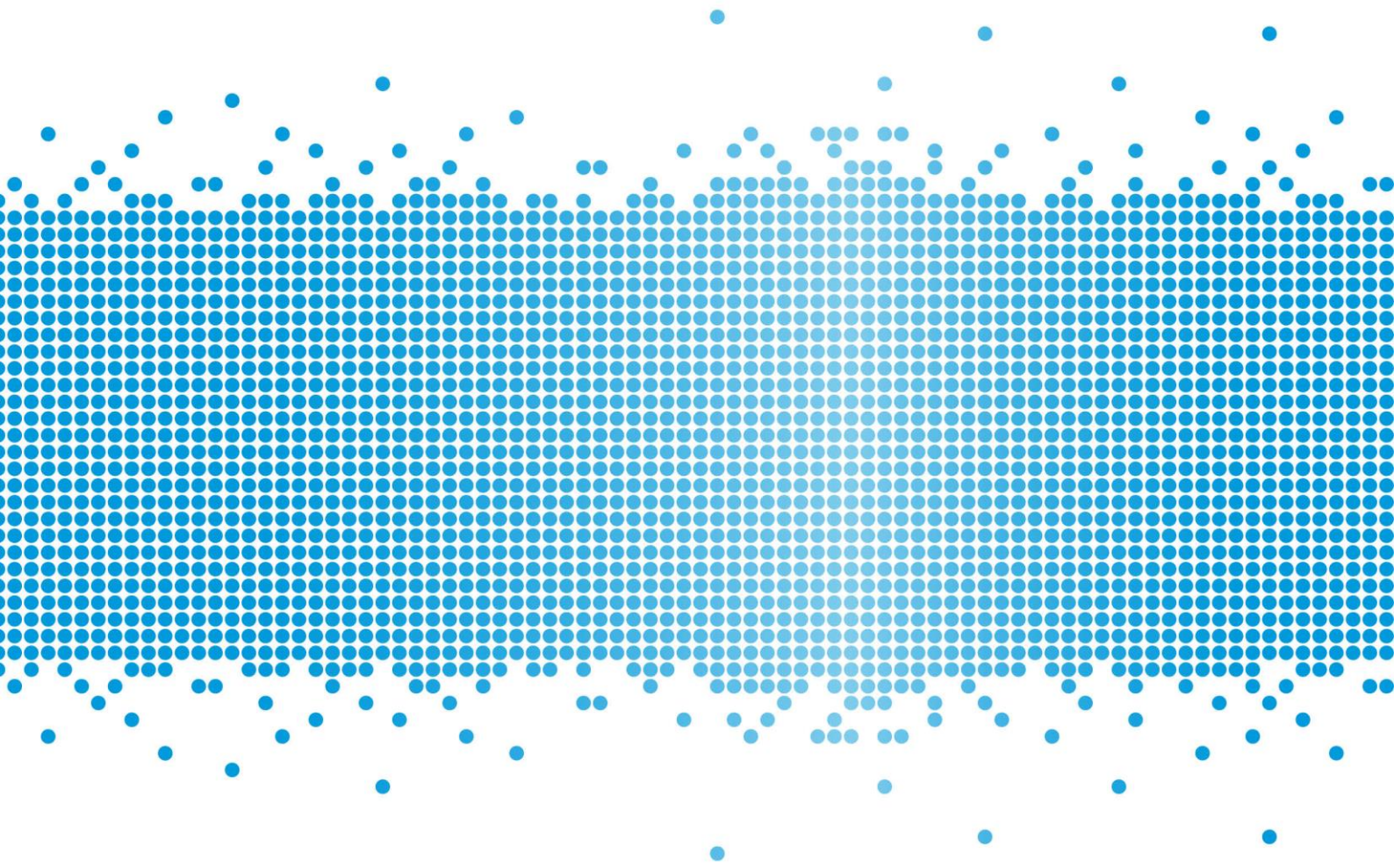


Financial Services and Credit Guide

Version: 4.0

Date prepared: Monday 01st Janaury, 2018



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
- our fees and how we, your adviser and , are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or

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), . The 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 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.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) 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.

About our practice

Summary of the business

Name	Dean Agresta Pty Ltd trading as Dean Agresta Pty Ltd as Trustee of the Agresta Family Trust
Australian Business Number	71 175 479 262
Australian Company Number	618609028
Authorised representative number	1256789

Our office contact details

Address	Level, 6/8 Eddy Street, Moonee Ponds, VIC 3057
Phone	0452351800
Email	dean@igwealth.com.au
Website	www.igwealth.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.

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** on page 10.

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— Centrelink and other government benefits— Ongoing advice and services, including regular portfolio reviews	<ul style="list-style-type: none">— Superannuation, including retirement savings accounts— Managed investments— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)— Retirement income streams, including pensions and annuities— Personal and group Insurance (life cover, disability, income protection and trauma)— Life investment products including whole of life, endowment and bonds— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.

maintains an approved products and services list, which includes products issued by 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.

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

Tax implications of our advice

Under the Tax Agent Services Act 2009, Dean Agresta Pty Ltd, trading as Dean Agresta Pty Ltd 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.

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 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

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; and
- Ongoing commission - a percentage of the value of your investment balance, usually calculated at the end of each month in which you hold the investment.

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.

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 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.

Relationships and associations

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

About our licensee

SMSF Advice Limited (SMSF Advice)

ABN 11 074 225 353

Australian Financial Services Licensee and Australian Credit Licensee No: 234664

SMSF Advice is a member of the AMP Group and 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

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

About the AMP Group

SMSF Advice 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 SMSF Advice is affiliated with:

- | | |
|--|---|
| — 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 | — Super IQ 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.

Confidence in the quality of our advice

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. You can also contact the **Financial Planning Association (FPA)** at <http://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. 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 , even where subsequent to these actions they have ceased to be employed by or act for .

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 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 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 in providing financial advice and services to you. A list of countries where these service providers are located can be found in the 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 Privacy Policy); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

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

For a copy of 's Privacy Policy visit or you can contact us.

Our Financial Advisers

About Dean Agresta

I am a Director and Financial Planner with Intergenerational Wealth with more than 16 years experience in financial services and the banking and finance sector. I hold a suite of qualifications within the industry including an Advanced Diploma of Financial Services (ADFS), Diploma of Banking and Finance.

My passion is ensuring clients are prepared for retirement and that they are able to meet their income needs throughout retirement through the use of their own investments and maximising Centrelink benefits if available. I also look to work with clients to allow them to meet, grow and protect their wealth through the use of personalised budget and expense tracking tools. I aim to be the person that all his clients go to when they have a financial concern.

On a personal level I am married with 2 kids and love spending time with his family and friends. I am a keen runner, an avid sports fan and particularly enjoys the AFL supporting the Melbourne Demons.

Phone	0452351800
Email	dean@igwealth.com.au
Authorised representative number	1256789
Credit representative number	369973

Qualifications

ADFS, Dip Banking and Finance, DipFS, SMSF

Professional memberships

FPA

The advice and services I can provide

I am also a Credit Representative of 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:

— equity in the practice

100% equity
share of the
business

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 for our initial plan preparation and research along with implementation of the initial strategies. These fees will range from the complexity of the advice and funds under management. These fees begin at \$1,100 and will range upwards from there.

Ongoing service fees

We provide ongoing services to help you stay on track to meet your goals. These fees will range from the complexity of the advice and funds under management. These fees begin at \$1,100 per annum and will range upwards from there.

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 88% of the first year's premium.	Up to 22% of the premium each following year.	If your insurance premium was \$1,000, we could receive up to \$1,300.00 initially or could receive up to \$330.00 pa.

All fees and charges include GST.

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