Park Street Group
Wealth Advisers

FINANCIAL SERVICES GUIDE

This Financial Services Guide was prepared on 30 July 2026
and its distribution is authorised by Park Street Group Pty Ltd

FINANCIAL SERVICES GUIDE

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide ("FSG") is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice when we first provide you with personal advice, (advice that takes into account your objectives, financial situation and needs). The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice and we do not give that further advice to you in writing you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement ('PDS') containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product. Where we recommend a 'Platform' or 'Wrap Account' or 'Masterfund' you will be given a PDS and / or Investor Guide for that product and, in addition, you will be given what is referred to as a 'Short Form PDS' which provides information about the particular managed funds we have recommended, if that information is not already contained in the Platform's PDS or Guide.

If we recommend that you authorise Park Street Group Pty Ltd and its representatives to exercise discretion in managing your investments held on a Regulated Platform and you accept that recommendation, then you will need to sign a Managed Discretionary Account ('MDA') Contract that we provide to you. The MDA Contract will set out the terms and conditions of the limited authority as well as either contain or append an Investment Program.

The Investment Program is designed by Park Street Group Pty Ltd for a client's personal circumstances and objectives. It contains the asset allocation ranges within which the discretion you have given to us is exercised as well as any specific restrictions agreed.

Who will be providing the financial service to me?

Licensee: Park Street Group Pty Ltd

ABN: 51 164 533 680
Australian Financial Services Licence Number: 445489
Address: Suite 3, Level 5, Exchange House, 10 Bridge St, Sydney, NSW 2000
Email: peter@parkstreetgroup.net.au and james@parkstreetgroup.net.au
Telephone: Peter Eichmann 0411 575 891 James Dakin 0402 133 121

Who is my adviser?

Your advisers will be Peter Eichmann and James Dakin, employees of Park Street Group Pty Ltd.

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Park Street Group Pty Ltd can offer you the following services:

- Investment Advice and Portfolio Management
- Financial Planning Strategies
- Retirement Planning
- Superannuation Advice
- Life Insurance needs

Park Street Group Pty Ltd is licensed to provide advice on, and deal in, the following financial products;

- Deposit products (Cash and Term Deposits), both basic and non basic
- Government Debentures, Stocks or Bonds
- Securities (listed shares and fixed interest Exchange)
- Superannuation (including Self managed Superannuation Funds, Account Based Pensions and Complying Pensions)
- Managed Investment Schemes (including retail funds and IDPS)
- Managed Investment Schemes (limited to Managed Discretionary Accounts)
- Retirement Savings Accounts
- Life Insurance risk products (Term Life, Income protection, TPD, Key Man etc)
- Life Insurance Investment products (Superannuation and savings products)
- Standard margin lending facilities.

When we provide advice on listed investments, we may place those trades via a regulated platform (BT Panorama) or via the services of a stockbroking firm to facilitate the trades.

The Managed Discretionary Accounts service we offer is limited to the discretionary switching of investments held on a Regulated Platform, i.e. operated by an appropriately licensed Responsible Entity. Therefore, the assets backing your investments are held beneficially for you by the Responsible Entity or the Trustee of the Superannuation Fund. At this time this is BT Panorama, part of the Westpac group, who can be contacted by phone on 1300 784 207 or email professional@panorama.com.au. They will provide you with online access to your account(s) and notify you when reports are published for you to access about your accounts.

Portfolio Monitoring

Internal databases are maintained detailing client's investments that were recommended by Park Street Group Pty Ltd. This does not constitute portfolio monitoring. Portfolios are reviewed on an agreed frequency and at least annually, subject to the client's discretion.

Who do you act for when you provide financial services for me?

We act for you and Park Street Group Pty Ltd is responsible for the financial services provided to you.

Will you give me personal advice or general advice?

The advice we give you will usually be personal advice, meaning that we will consider your objectives, financial situation and needs before making a recommendation. Where we give you general advice — for example in a newsletter, market commentary or seminar — we will tell you that the advice is general. General advice does not take your personal circumstances into account, and you should consider whether it is appropriate for you, and obtain the relevant Product Disclosure Statement, before acting on it.

How will I pay for the service?

Park Street Group Pty Ltd will charge you a fee. Commissions are not accepted - if a commission is unavoidable then it will be rebated to you as soon as practicable. Your advisers are paid a salary by Park Street Group Pty.

What are the fees and commissions Park Street Group Pty Ltd receives?

FEES PAID BY YOU FOR SERVICES INVOLVING INVESTMENTS

Park Street Group Pty Ltd operates on a fee for service model, with a maximum portfolio management fee of up to 1.25% including GST. A detailed table of fees are set out in the table at the end of this FSG.

COMMISSIONS RECEIVED FOR INSURANCE PRODUCTS.

Park Street Group does not accept commissions. If a commission is unavoidable then it will be rebated to you as soon as practicable.

Stockbroking

Park Street Group generally absorb any stockbroking costs incurred for listed transactions. Where a fee is applied it will be a flat fee based on the total dollar amount and liquidity of the security. We will confirm the fee amount before placing the trade. You will be informed if such a flat fee applies to you and how much it will be before we place the trade.

OTHER BENEFITS AND ENTITLEMENTS RECEIVED BY US AND OUR ADVISERS

Your advisers, Peter Eichmann and James Dakin, are paid a salary by Park Street Group Pty Ltd. They are also directors and shareholders of Park Street Group Pty Ltd and may receive dividends from the company. Any dividend is determined by the overall profitability of the company. It is not linked to any particular product recommendation, to any particular client, or to the volume of business placed with any product issuer or platform operator.

Park Street Group Pty Ltd does not receive commissions, volume-based payments, shelf-space fees, rebates or soft dollar benefits from any product issuer or platform operator. If a commission is unavoidable it is rebated to you as soon as practicable.

We do not pay or receive any fee or benefit for referring clients to, or for receiving referrals from, third parties such as solicitors, accountants or mortgage brokers. If this changes, we will disclose the arrangement to you before we provide you with a financial service.

We maintain a register of any non-monetary benefits we receive that are valued between $100 and $300, and of benefits relating to education and training. A copy of the register is available to you on request, free of charge.

Do any relationships or associations exist which might influence you in providing me with the financial services?

Park Street Group Pty Ltd is privately owned by its directors, Peter Eichmann and James Dakin. It is not owned by, and does not form part of, any bank, insurer, fund manager, platform operator or other product issuer. We have no related bodies corporate.

Neither Park Street Group Pty Ltd nor its representatives has any ownership interest in, association with, or alliance with, any product issuer that could reasonably be expected to influence the advice we give you.

We are, however, the provider of the Managed Discretionary Account (MDA) service described in this FSG. Where we recommend our MDA service to you, we are recommending a service that we ourselves provide and for which we are remunerated by way of the adviser fee described above. We charge you the same adviser fee whether or not you use the MDA service. There is no separate or additional fee for the MDA service. Where we recommend the MDA service, your Statement of Advice will explain our reasons why.

What arrangements do you have with third parties?

We rely on a number of third parties to deliver our services. The material arrangements are set out below. None of these parties pays us, and we pay none of them, for referring or placing business.

Platform operator and custodian - where we recommend that you invest through the BT Panorama platform, the platform is operated by BT Portfolio Services Ltd (ABN 73 095 055 208 and AFSL 233715), a member of the Westpac Banking Corporation group. For a BT Panorama Investments (non-superannuation) account, that entity acts as custodian and holds your investments on your behalf.

Superannuation trustee - for a BT Panorama Super account, the trustee of the superannuation fund is BT Funds Management Limited (ABN 63 002 916 458 and AFSL 233724) also a member of the Westpac Banking Corporation group. The trustee holds the assets of the fund in accordance with the trust deed and superannuation law.

Execution and broking. Trades in listed securities are executed through the platform operator or, where we tell you in advance, through a licensed broker. Settlement is handled by the platform operator.

Administration and technology. We use third party software and service providers for portfolio administration, reporting, record keeping and data storage. These providers are bound by confidentiality obligations.

Professional advisers. We may refer you to solicitors, accountants, estate planning specialists or other professionals. We receive no fee or benefit for any such referral, and you are under no obligation to use anyone we suggest.

Will you provide me advice, which is suitable to my needs and financial circumstances?

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us if you do not wish to do so.

In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should listen to and read the warnings carefully.

Will the Investment Program in the MDA Contract comply with the Law?

The Investment Program that we prepare for you will either be contained in the MDA Contract or appended to the MDA Contract.

In either case we must comply with the Corporations Act Division 3 of Part 7.7, Division 2 of Part 7.7A and ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968. This means that we must determine if the MDA is in your best interest based on your personal circumstances and objectives. Our Investment Program for you will contain:

- (i) a statement about the nature and scope of the discretions the licensee will be authorised to, and those that the licensee is required to, exercise under the MDA contract and the investment strategy that is to be applied in exercising those discretions; and
- (ii) information about any significant risks associated with the MDA contract; and
- (iii) the basis on which the licensee considers that MDA contract to be suitable for the client; and
- (iv) any applicable warnings if you provide us with limited or inaccurate information or, if in future, your circumstances change.

Furthermore, we must provide you with a Statement of Advice that includes our recommendations, explanations for those recommendations and our remuneration disclosures. The Statement of Advice may contain the Investment Program and be part of the MDA Contract or be a separate document to them.

Will the Investment Program be reviewed?

We will review annually the continued appropriateness of the MDA service and Investment Program to your relevant circumstances and objectives.

Who holds my money and investments under the MDA service?

Park Street Group Pty Ltd does not hold your money or your investments and is not the custodian of your assets. Under your MDA contract we have no authority to contribute money to, or withdraw money from, your account, to pay money to a third party, to change your account name or bank account details, or to open or close accounts. Our discretion is limited to switching investments held within the regulated platform.

Your investments are held through a regulated platform. Where we recommend the BT Panorama platform:

For a BT Panorama Investments (non-superannuation) account, your investments are held by the platform operator, BT Portfolio Services Ltd, as custodian on your behalf. You remain the beneficial owner of those investments and they are recorded as being held for you.

For a BT Panorama Super account, the assets are held by the trustee, BT Funds Management Limited, on trust for the members of the fund in accordance with the trust deed and superannuation law.

Both entities are members of the Westpac Banking Corporation group. Because your assets are held by a regulated custodian or trustee rather than by us, they are held separately from our own assets and are not available to our creditors. The custodial and trustee arrangements, including the obligations owed to you and the circumstances in which assets may be dealt with, are described in the platform's Product Disclosure Statement and Investor Guide, which we will give you before you invest.

You can view your holdings at any time online or through the platform's app, and you will receive periodic statements directly from the platform operator or trustee.

Do you outsource any part of the MDA service?

Yes. We outsource the following functions in connection with the MDA service:

Custody and holding of assets — to the platform operator or superannuation trustee, as described above.

Transaction execution and settlement — to the platform operator, which executes and settles the switches we instruct.

Account administration, reporting and tax reporting — to the platform operator, which issues statements and tax reports directly to you.

Portfolio administration, record keeping and data storage — to third party software and service providers.

We do not outsource the exercise of investment discretion. Every discretionary decision made under your MDA contract is made by Park Street Group Pty Ltd.

We remain responsible to you for the MDA service, including for the advice we give and the discretion we exercise, whether or not a particular function is outsourced. We have processes for selecting, contracting with and monitoring our service providers, and we review their performance periodically.

What should I know about the risks of the financial products or strategies you recommend to me?

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

You should also be aware that there are additional risks if you grant us the discretion over your investments. We cannot guarantee that the changes we make will improve your position and you will not be aware of these changes beforehand but will be bound by them. More detailed information on the additional risks will be included in the Statement of Advice and Investment Program if we recommend this discretionary option to you.

RISKS SPECIFIC TO THE MDA SERVICE

If you grant us discretion over your investments, the significant risks include:

Discretion risk — we will make changes to your portfolio without seeking your approval beforehand. You will be bound by those changes even if you would not have made them yourself, and you may not become aware of a change until you receive a platform report or check your account online.

Investment and market risk — the value of your portfolio can fall as well as rise. We do not guarantee the performance of any investment, of any investment manager, or of your portfolio as a whole, and we do not guarantee the return of your capital.

Suitability risk — the MDA service and your Investment Program are built on the information you give us about your circumstances. If that information is incomplete or inaccurate, or if your circumstances change and you do not tell us, the service may not be — or may cease to be — suitable for you.

Liquidity and concentration risk — some investments may be difficult to sell quickly, or may have to be sold at a lower price than expected, particularly in stressed markets. Where your MDA contract permits illiquid holdings, this risk is greater.

Third party and custodial risk — we rely on the platform operator, custodian and trustee to hold your assets and to execute and settle transactions. An error, failure or insolvency affecting one of those parties could affect your investments or delay transactions.

Operational and technology risk — errors in systems, processes or communications, or a technology failure, could result in a transaction not being carried out as intended or not being carried out at all.

Key person risk — our advice and the exercise of discretion depend on a small number of individuals. The departure or extended unavailability of an adviser could affect the service we provide.

Termination risk — the MDA contract may be terminated by you or by us, and will terminate automatically in certain circumstances. On termination we will stop exercising discretion, and you will be responsible for your portfolio until you make other arrangements.

These risks, and how they apply to your particular portfolio, are explained further in the Statement of Advice and Investment Program we give you before you enter into an MDA contract.

What information do you maintain in my file, and can I examine my file?

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs.

We also maintain records of any recommendations made to you, and if applicable, the MDA contract and the Investment Program.
We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy statement is enclosed for your information.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing, and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?

Yes. You may specify how you would like to give us instructions, for example by telephone, email, or other means.

Will you need to verify my identity?

Yes. Under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 we are required to identify and verify you, and any beneficial owners of an entity such as a company or trust, before we can provide certain services. We may also need to re-verify your identity from time to time, to ask you about the source of your funds, and to report certain matters to AUSTRAC. We may be unable to proceed with a service until this process is complete, and in some circumstances we are not permitted to tell you that a report has been made.

Can I participate in any special offers, corporate actions or rights issues with the MDA?

If investments held on the Platform provide you with any rights or entitlements (e.g. bonus rights, special issues, corporate actions, etc) then we will review the investment merits of each opportunity and act on your behalf accordingly.

How can the MDA service be ended?

You may terminate your MDA contract at any time by giving us notice. We may also terminate it by giving you notice. Neither of us needs to give more than two business days' notice.

Your MDA contract will also terminate automatically if ASIC gives us notice that we can no longer rely on the ASIC relief under which we provide the MDA service. If that happens we will tell you promptly.

When the MDA contract ends, we will stop exercising discretion over your account without undue delay and will notify the platform operator. Your investments stay in your name on the platform. They will not be sold, transferred or altered as a result of the termination unless you instruct otherwise. You will then need to decide whether to manage the portfolio yourself, appoint someone else to do so, or ask us to continue advising you on a non-discretionary basis.

We maintain written procedures dealing with what happens to your portfolio when an MDA contract ends. A copy is available to you free of charge on request.

Do I have any cooling-off rights?

Some financial products, including certain superannuation and life insurance products, carry a cooling-off period during which you may return the product and have your money repaid. Where a cooling-off period applies it is described in the Product Disclosure Statement for that product, and it is generally 14 days from the earlier of the time you receive confirmation of the transaction and the end of the fifth business day after the product was issued to you. Any amount repaid may be adjusted for market movements, tax and reasonable administrative costs.

No cooling-off period applies to listed securities, to investments acquired through a platform once your account is open, or to the MDA service itself. You may, however, terminate your MDA contract at any time as described above.

What compensation arrangements do you have in place?

Park Street Group Pty Ltd holds Professional Indemnity Insurance that satisfies the requirements of section 912B of the Corporations Act 2001. The policy covers the financial services provided under our Australian Financial Services Licence, including the MDA service, and extends to claims arising from the conduct of representatives who no longer work for us but who did so at the time of the conduct concerned.

Who can I complain to if I have a complaint about the provision of the financial services to me?

If you are not satisfied with the financial services we have provided, we want to hear from you. We have internal and external dispute resolution procedures, and both are available to you at no cost.

If you have any complaint about the service provided to you, you should take the following steps and we will seek to resolve your complaint quickly and fairly:

1. Contact your adviser and discuss your complaint.

2. If your complaint is not satisfactorily resolved within 5 days, please ring Park Street Group Pty Ltd and speak with our Complaints Officer or put your complaint in writing marked for the attention of the Complaints Officer and send it to Park Street Group Pty Ltd at the address on page 3 of this FSG. Your complaint should be finalised within 30 days of receipt of your complaint.

Park Street Group Pty Ltd is a member of the Australian Financial Complaints Authority service (AFCA).

If the complaint cannot be settled to your satisfaction you have the right to complain to the AFCA. This service is free of charge to you and AFCA can be contacted on:

Phone: 1800 931 678
Email: info@afca.org.au
Mail to: GPO Box 3, Melbourne Victoria 3001.

Fees involved with using the Park St Group MDA Service

> **WARNING:** Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from $100,000 to $80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

Table 1

Park St Group MDA		
Type of fee or cost	Amount	How and when paid
Fees when your money moves in or out of the managed investment product	$0	n/a
Establishment fee The fee to open your investment	$0	n/a
Contribution fee The fee on each amount contributed to your investment	$0	n/a
Withdrawal fee The fee on each amount you take out of your investment	$0	n/a
Exit fee The fee to close your investment	$0	n/a
Management costs	**BT Panorama (Investment & Super)** Account keeping fee (fixed) $540 Account keeping fee (tiered) Account balance / Fee rate $0 - $1,000,000 / 0.15% pa Balance over $1,000,000 / Nil Custodial HIN (optional) $300	Monthly in arrears
Expense Recovery Is a cost of implementing legislative changes	**BT Panorama Investment** $80 flat fee **BT Panorama Super** 0.03%	

Park St Group MDA		
Type of fee or cost	Amount	How and when paid
	(Charged by BT and not by Park Street Group)	
The fees and costs for managing your investments	Adviser fee of 1.1% p.a. including GST Management Expense Ratio for the underlying managed funds are between 0.04% to 1.75% p.a.	Monthly in arrears Incorporated in the unit price
Service fees	$0	N/a
Switching fee The fee for changing investment options	$0	
Buy/Sell margin Applicable to all transactions for managed investments	This ranges between 0% & 0.5%	At time of transaction
Brokerage costs	$0 for listed securities (including ETFs cost)	On purchase or sale of listed securities

Tables 2 & 3

These tables give examples of how the fees and costs in the Medium Risk investment option for this Managed Discretionary Account Service can affect your investment over a 1 year period. You should use this table to compare this product with other managed investment products.

EXAMPLE --the Medium Risk Investment Option BT Panorama Investment account		**BALANCE OF $50,000 WITH A CONTRIBUTION OF $5,000 DURING YEAR**
Contribution Fees	0%	For every additional $5,000 you put in, you will be charged $0.
PLUS BT Administration fee	1.23%	**And**, for the first $50,000 you have in the Medium Risk investment option you will be charged $615 each year (includes the $540 flat fee and tiered fee)
PLUS BT Expense Recovery fee	$80	A flat fee charged each year
PLUS Adviser fee	1.1%	**And,** for first $50,000 you have in the Medium Risk investment option you will be charged $550 each year.
PLUS Indirect costs for typical portfolio of managed funds	0.55%	**And,** for every $50,000 you have in the Medium Risk investment option you will be charged $275 each year
EQUALS Cost of balanced investment option		If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year, you would be charged fees from: **$1,518 to $1,608** * **What it costs you will depend on the investment option you choose and the fees you negotiate.**

EXAMPLE -- the Medium Risk Investment Option BT Panorama Super account		**BALANCE OF $50,000 WITH A CONTRIBUTION OF $5,000 DURING YEAR**
Contribution Fees	0%	For every additional $5,000 you put in, you will be charged $0.
PLUS BT Administration fee	1.23%	**And**, for the first $50,000 you have in the Medium Risk investment option you will be charged $615 each year (includes the $540 flat fee and tiered fee)
PLUS BT Expense Recovery fee	0.03%	A scaled fee charged each year capped at $395
PLUS Adviser fee	1.1%	**And,** for first $50,000 you have in the Medium Risk investment option you will be charged $550 each year.
PLUS Indirect costs for typical portfolio of managed funds	0.55%	**And,** for every $50,000 you have in the Medium Risk investment option you will be charged $275 each year
EQUALS Cost of balanced investment option		If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year, you would be charged fees from: **$1,453 to $1,544** * **What it costs you will depend on the investment option you choose and the fees you negotiate.**

Additional Explanation of Fees and Costs

Adviser fee: The adviser fee of 1.1% p.a. (including GST) is charged by Park Street Group Pty Ltd for ongoing financial advice and portfolio management, including the MDA service where applicable. The same fee applies whether or not you use the MDA service.

Management costs: Management costs include the adviser fee paid to Park Street Group Pty Ltd. They do not include transactional costs (see below). Figures are estimates and may vary.

Transactional costs (buy/sell spread): When transacting in managed funds on BT Panorama, a buy/sell spread between 0% and 0.5% of the transaction value may apply. This spread is retained by the fund manager, not Park Street Group Pty Ltd, and is reflected in the unit price at the time of transaction.

Fee negotiation: Fees charged by Park Street Group Pty Ltd may be negotiated. Please contact your adviser to discuss.

Changes to fees: Fees may change. We will give at least 30 days written notice before any change to fees that affects you.

Performance fees: Park Street Group Pty Ltd does not charge performance fees.

The above tables take into consideration the fees charged by the BT Panorama Platform, those payable to PSG as well as those payable to the underlying fund managers. There will be further information in the Product Disclosure Statement for the BT Platform.

PRIVACY STATEMENT

The privacy of your personal information is important to us**.**

1. Your representative will ask you many questions. Why is so much information required?

We collect your personal information to enable us to provide you with the products and services that are appropriate to your needs. Under the following Australian laws we may be authorised or required to collect your personal information:

- Corporations Act 2001,
- Australian Securities and Investment Commissions Act 2001,
- Anti Money Laundering and Counter Terrorism Financing Act,
- Taxation Administration Act 1953,
- Superannuation Guarantee (Administration) Act 1992 and
- Superannuation (Unclaimed Money and lost members) Act 1999

as those acts are amended and any associated regulations. From time to time other acts may require, or authorise us to collect your personal information.

We are required to collect sufficient information to identify a person's needs, objectives and financial circumstances so that we can provide appropriate financial advice.

We will gather the information by asking you numerous questions about you and possibly your family. We will record this information. We endeavour to retain accurate, complete and up to date personal information about you so we will ask you to review the information from time to time.

If the information you provide to us is incomplete or inaccurate this will impact on our analysis of your requirements and may result in advice that is not appropriate to your needs and circumstances. If this does occur you will need to make your own assessment concerning the appropriateness of our advice.

At times, we may collect personal information from someone other than yourself and you may not be aware that we collect or have collected this information.

2. Access and correction

You may (subject to permitted exceptions) access and update your information by contacting us. You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law. We will give you reasons if we deny access though will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide and you should advise us if there are any errors in your personal information.

3. Providing personal information

We may provide personal information to:

- organisations (who are bound by strict confidentiality) to whom we outsource certain functions such as our auditors. In these circumstances, information will only be used for our purposes;
- other professionals such as solicitors, accountants and stockbrokers when a referral is required;
- entities based overseas (see below for details);
- third parties when required to do so by law, e.g. legislation or Court Order.

4. Overseas disclosure

Sometimes we need to provide personal information to or get personal information about you from persons located overseas. For example we may outsource a function involved in the financial planning business to someone based overseas. Nevertheless, we will always disclose and collect your personal information in accordance with Privacy Principles.

5. Identifiers

Although in certain circumstances we are required to collect government identifies such as tax file numbers, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

6. Dealing with us anonymously or using a pseudonym

The nature of the provision financial services does not lend itself to treating customers with anonymity. All transactions require personal information about the individual for whom the transaction is being completed. However, in some instances we may be able to provide information or a service anonymously or to you under a pseudonym, for example, enquiries about products from a potential client.

You can deal with us anonymously where it is lawful and practicable to do so.

7. Marketing Practices

Every now and then we might let you know, via mail, SMS, telephone or online, about news, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. At any time, you can contact us to update your marketing preferences.

8. Sensitive Information

Without your consent, for example where information is provided by you for insurance and or risk purposes, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment, exercise or defence of a legal claim.