Fortnum Advice Pty Ltd
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AFSL: 519 190

Aurora Place, Level 6, 88 Phillip Street,
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FINANCIAL SERVICES GUIDE (FSG)

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About this Guide

This Financial Services Guide (FSG) provides you with important information about Fortnum Advice Pty Ltd (Fortnum Advice), the Principal Practice, and its Authorised Representatives (Advisers) who may provide you with the services described in this FSG.

This FSG consists of two parts, and both contain important information which must be read together. It's important that you take the time to read the information provided so that you can make an informed decision about whether to use the services offered by us.

If you need any clarification on what you have read, please don't hesitate to contact us. We are committed to having open and honest communication with you at all times, as this is the foundation of good advice and a successful ongoing relationship.

ABOUT US

Fortnum Advice Pty Ltd (Fortnum Advice), as an Australian Financial Services Licensee (AFSL), brings together many like-minded financial advisers who share a "client-first" approach.

Our name comes from a combination of two words – fortress and numbers. This represents our duty to you, the client – our dedication to protecting your financial security and our strength in numbers.

Fortnum Advice Pty Ltd is a wholly owned subsidiary of Entireti Limited (ABN 51 676 518 577).

How does Fortnum Advice maintain adviser standards?

Each Fortnum Advice Adviser is required to undertake continuous professional development. Fortnum Advice hosts regular training programs on areas such as legislative changes to the taxation, social security, superannuation and investment environments. Our education and training philosophy is one of continually raising the bar.

Each Fortnum Advice Adviser has direct access to technical, risk and investment research professionals who can provide additional analysis on strategy and products so that we can deliver quality advice to you. Risk management specialists monitor and regularly audit each Fortnum Advice Adviser to maintain high-quality advice standards.

Who is responsible for the advice to you?

Fortnum Advice is responsible for any financial advice or services your Adviser provides under our Australian Financial Services Licence (AFSL).

What financial services and products can Fortnum Advice provide?

Fortnum Advice is licensed to provide financial product advice and deal with the following products:

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Derivatives.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Managed Discretionary Account (MDA) Services.
- Retirement savings accounts.
- Superannuation (including Self-Managed Super Funds).
- Listed Securities.
- Standard margin lending facilities.

A wide range of financial products from various product providers are available and are thoroughly researched by qualified research professionals including, but not limited to, Mercer, Innova Asset Management, Zenith and Morningstar.

Your Adviser is only authorised to advise on products which are approved by Fortnum Advice for use. Your Adviser will only recommend a product to implement your strategy after considering its suitability in relation to your individual objectives, financial situation, and needs.

Lack of Independence

Fortnum Advice, its Principal Practices and its Advisers are not independent, impartial or unbiased due to the types of payments that are received by the group. This includes commissions paid by insurance providers or remuneration from a product issuer that is determined by the value of business placed. Payments received in this regard are all legal under Corporations Act 2001.

OUR ADVICE PROCESS

A comprehensive advice process is designed to ensure that the advice provided is suited to your needs and financial circumstances.

Important documents

You will receive a number of documents throughout the advice process and if you agree to enter into an ongoing review service. We will provide these documents as per your preferred method, electronically or paper based.

Statement of Advice (SOA)

Your Adviser will formulate a strategy to help achieve your needs and objectives and will put together any personal advice in a Statement of Advice (SOA). A SOA sets out the scope of the advice, your current personal and financial position, the basis for the advice and how it addresses your needs and objectives. It will also disclose the fees and charges payable by you and the remuneration and other benefits we may receive.

Record of Advice (ROA)

Where a further review is conducted or ad-hoc advice is requested from you and personal advice is provided, the advice may be provided via a new SOA or a Record of Advice (ROA) as applicable to the circumstances. Further advice may be in the form of a ROA where the further advice does not significantly differ from the original advice provided.

Statement of Transaction (SOT)

At times, you may wish to make changes without receiving advice. In these cases, we can take your instructions by telephone, email or in person (depending on type) and arrange for the transaction to be completed, without providing personal advice.

Once implemented, we will provide you with a Statement of Transaction (SOT), which confirms your instructions, informs you that no advice has been provided and discloses any fees and charges payable by you.

Product Disclosure Statement (PDS)

If your Adviser recommends a product as part of your financial strategy, they will provide you with the relevant Product Disclosure Statement (PDS). The purpose of a PDS is to assist you in making a decision about the particular financial product. It contains information about the product's key features, benefits, risks, and fees.

Ongoing Service Agreement (OSA)

If your Adviser recommends, and you enter into, an ongoing review service, for a period of more than 12 months, you will initially receive an Ongoing Service Agreement (OSA). This document outlines the agreed service and the fees applied over the specified period.

You will also receive an Annual Renewal Document (ARD) each following year. It will outline the estimated fees and services which will be provided to you in the upcoming 12 month period. The document will also ask you to confirm that you would like to continue the ongoing review service with your Adviser and consent to the deduction of any ongoing fees.

Client Service Contract

If your Adviser recommends, and you enter into, a service arrangement for a fixed period of 12 months or less, you will receive a Client Service Contract. This document outlines the agreed service and the fees applied over the specified period.

OUR RELATIONSHIPS AND ASSOCIATIONS

Fortnum Private Wealth Ltd and Personal Financial Services Ltd

Fortnum Private Wealth Ltd and Personal Financial Services Ltd (PFS) are both also wholly owned subsidiaries of Entireti Limited. Fortnum Private Wealth Ltd and PFS both also respectively hold Australian Financial Services Licences that provide financial services to clients.

Fortnum Advice utilise the Managed Discretionary Account (MDA) Service licensed via arrangement with Fortnum Private Wealth Ltd.

Akumin Pty Ltd

Akumin Pty Ltd (Akumin) is a majority owned subsidiary of Entireti Limited. Akumin is a group that specialise in licensing and advice business services to financial planning practices. Some of the businesses within this group also respectively hold Australian Financial Services Licenses and Australian Credit Licences that provide financial services to clients.

Salita Portfolio Services Pty Ltd

Salita Portfolio Services Pty Ltd (Salita), a wholly owned subsidiary of Entireti Limited, provides portfolio construction and investment services to third party product issuers and receives fees for those services.

Entireti Lending Solutions Pty Ltd

Entireti Lending Solutions Pty Ltd, a wholly owned subsidiary of Entireti Limited, provides credit services to their clients and receives remuneration, including commissions, fees and other benefits for those services.

HOW WE ARE PAID

The remuneration and other benefits listed below generally cover what Fortnum Advice, your Adviser, the Principal Practice and any related parties may receive as a result of the services provided to you. Specific amounts and benefits can often only be calculated once the recommendations are made to you.

There are various ways that you may pay Fortnum Advice for the services provided to you, including:

- Fee for service - where you pay a fee for the services that we provide; or
- Commission (paid by product and service providers) in the form of initial (up-front) and/or ongoing (trail) commission; or
- A combination of commission and fee for service; or
- Other.

Each of these is discussed in further detail below.

All fees for services paid by you and/or commission paid by product and service providers are paid to Fortnum Advice. Fortnum Advice then distributes 100% of the fees received to its Principal Practices or distributes the fees after our Licensee fees and other expenses have been deducted.

Fee for service

In all instances, your Adviser will discuss the calculation of the fees when you meet and agree on the services to be provided. Fees charged are generally payable after the services have been provided, however, ongoing review service fees are generally paid in advance. The agreed fees may be documented in a Letter of Engagement, set out in a SOA, in a ROA, or via an OSA. Fee for service payments may be payable for:

- Initial Consultation – we may charge fees for your initial discovery meeting.
- Advice Preparation – we may charge fees for the preparation, presentation and/or implementation of our advice to you. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you.
- Ongoing Review Service – we may charge a fee to provide ongoing reviews, including further advice suitable to your needs.
- Ad hoc Fees – we may charge fees for other services where costs outside the above are incurred.

How are fees for services calculated?

Fees charged for our services may be:

- A dollar amount; or
- A percentage of the amount invested; or
- An hourly rate; or
- A combination of some or all of the above, as agreed with you.

Commissions

Fortnum Advice may receive payments in the form of initial commissions and/or ongoing commissions from the insurance product providers for any product you choose to use that is recommended by us.

These commissions are included in the fees and/or premiums you pay for the product. You do not pay these fees to us directly. We may rebate some or all of this to you.

How commissions (initial and ongoing) from a life insurance product are calculated?

Initial commission from a life insurance provider is typically up to 66% (inclusive of GST) of the first year's premium that you pay.

Ongoing commission can be up to 33% (inclusive of GST) of the premium from year two onwards for the life of the policy.

However, existing commission arrangements for insurance purchased prior to 1 January 2018 may continue to be paid in the same manner as what would have previously been advised to you.

The actual commission that will be received by Fortnum Advice, the Principal Practice, and your Adviser will be disclosed to you in your SOA, SOT or ROA.

Member Fees

Fortnum Advice may receive payments from the trustee of a superannuation fund, with which it has entered into a Member Services Agreement, in respect of the services provided to you on behalf of the trustee. Please refer to Part 2 of our Guide for further details (if applicable).

Managed Discretionary Account Service Fee

Fortnum Private Wealth Limited offer a Managed Discretionary Account (MDA) Service which Fortnum Advice may utilise. If a recommendation is made for you to utilise the MDA Service, then you will be charged a service fee which Fortnum Private Wealth Limited will receive.

Separately Managed Accounts and Managed Accounts

If a recommendation is made that you invest into a Salita Managed Account Portfolio, then Salita will receive fees derived from the recommended investment into the Salita Managed Account Portfolio. The fees are set out in the PDS and disclosure documents which will be provided to you. This payment may be included as part of, or in addition to, the Indirect Cost Ratio of the Portfolio.

Other forms of remuneration or benefits

Fortnum Advice, your Principal Practice and/or Adviser may be entitled to other benefits when providing services to you.

Fortnum Advice, your Principal Practice and Adviser keep registers of small value benefits (i.e. $100 to $300 in value) which may be received by them from product and service providers. These benefits are permissible unless they are received frequently or when similar benefits received combine to exceed $300 per annum. If you would like a copy of the register, please ask your Adviser and it will be made available to you within seven days.

In addition, Fortnum Advice receives payments by product providers to support adviser training and professional development.

If your Adviser is an accountant who is subject to the Accounting Professional and Ethical Standards, under APES 230, all benefits received, regardless of value, will be recorded on their register.

PROFESSIONAL INDEMNITY INSURANCE

Fortnum Advice is covered by Professional Indemnity insurance satisfying the requirements under section 912B of the Corporations Act (2001) relating to insurance obligations. Our insurance arrangements cover claims made against us as the Licensee and for the conduct of any Fortnum Advice adviser (whilst acting as an Authorised Representative of our AFSL).

PROTECTING YOUR PRIVACY

We collect and keep a record of your personal information, including sensitive information (e.g. information about your health), in order to provide you services including advice. We may also use the information we have collected in order to comply with any legislative or regulatory obligations we have and to help us run our business.

Fortnum Advice is committed to the confidentiality and security of your personal information. It will be necessary for us to collect, use and disclose your personal information. If you do not consent to this, or we are unable to collect all the necessary personal information, we will not be able to provide you with the relevant financial planning and advice services.

In most cases, we collect personal information directly from you. In other cases, however, we may collect your personal information from third parties. The third parties we may collect from include, but are not limited to: your accountant, your lawyer or solicitor, other financial services institutions, insurance providers and any other third parties where you have provided consent.

In order to manage and administer our financial planning services, it may be necessary for us to disclose your personal information to third parties. The parties to whom we may disclose your personal information include, but are not limited to: financial institutions for the provision of financial products, such as investments, superannuation, and life insurance; auditors; third parties providing mailing services, administration support, maintenance of our information technology systems, printing of our documents, research services; any government or regulatory body for whom we have a legal obligation to provide this information to; referral partners.

It is possible that an organisation listed above may disclose your personal information to overseas recipients, but it is not possible for us to provide any further details of that in this document.

We may disclose your personal information to an entity which is located outside of Australia, to enable them to undertake specified services on behalf of Fortnum Advice, your Adviser or Principal Practice.

In addition, the Principal Practice and/ or your Adviser may disclose your personal information to overseas recipients in order to access services they provide, such as paraplanning and administration.

Details of this can be found in the Fortnum Advice Privacy Policy, which includes details of how you may access, and seek correction of, your personal information which we hold. It also includes details of how you may complain if you believe that we have breached the Australian Privacy Principles under the Privacy Act and how we deal with such complaints.

You may obtain a copy of the Fortnum Advice Privacy Policy by telephoning us on (02) 9904 2792 or by visiting our website at www.fortnum.com.au.

You can authorise another person to act on your behalf, to receive information and/or undertake transactions. Both requesting this to occur, and removing this authorisation, are required to be notified in writing.

Where your Adviser becomes a representative of, or sells their business to, another AFSL, Fortnum Advice may also use and disclose the information collected about you to enable your Adviser or the new business owner to continue to provide you with financial products and services.

We collect your personal information as permitted by, and in accordance with, the Privacy Act. Other legislation may also apply, such as the Anti-Money Laundering and Counter-Terrorism Financing Act.

ABSENCE OF RELEVANT INFORMATION

If you do not wish to provide the information required to formulate your recommendations, your Adviser will advise you about the possible consequences of not having disclosed your full personal information and the impact on the recommendations given. You should consider these implications carefully.

IF YOU HAVE A COMPLAINT

In the first instance, if you are unhappy with the advice or service provided by your Adviser, Practice Principal, or Fortnum Advice, you can let us know by putting your concerns in writing or by calling us.

We will investigate your complaint and respond to your concerns as quickly as possible and within 30 days.

Complaints Officer (Fortnum Advice)
PO Box R1872
ROYAL EXCHANGE NSW 1225

By email at complaints@entireti.com.au; or
By calling (02) 9904 2792 – select option 1, 1.

If we have not responded to your complaint within 30 days, or if you feel it has not been resolved to your satisfaction, you may refer your concerns to the Australian Financial Complaints Authority (AFCA), which provides an accessible, fair and independent dispute resolution service. You can contact AFCA at:

Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne VIC 3001
www.afca.org.au

By email at info@afca.org.au; or
By calling 1800 931 678.

You can also contact the Australian Securities and Investments Commission (ASIC). ASIC is Australia's corporate, markets and financial services regulator. ASIC contributes to Australia's economic reputation and wellbeing by ensuring that Australia's financial markets are fair and transparent, supported by confident and informed investors and consumers. You can contact ASIC at:

Australian Securities and Investments Commission
PO Box 4000
Gippsland Mail Centre Victoria 3841
www.asic.gov.au

By calling 1300 300 630.

ABOUT US

Our Practice, Ottavo Financial Group Pty Ltd and our Advisers are Authorised Representatives of Fortnum Advice Pty Ltd (Fortnum Advice).

Our mission is to provide professional market leading service advice and solutions to achieve your financial and lifestyle goals. We can help you create the financial security that lets you focus on what's really important in your life.

Ottavo Financial Group Pty Ltd owns and manages 5 Financial Planning Practices across regional NSW and ACT. Below are our details and how you can contact each Practice:

Name	Ottavo Financial Group Pty Ltd	**Phone**	(02) 9231 8411
ABN	16 058 625 602	**Email**	bernard@ottavogroup.com.au
CAR	1253248	**Website**	www.ottavogroup.com.au
Sydney/Bathurst office address	207 Howick Street Bathurst, NSW, 2795		

Trading Name	Spencer Fuller and Associates		
Phone	(02) 6332 9210 or (02) 9231 8411	**Email**	admin@spencerfuller.com.au
Sydney/Bathurst office address	207 Howick Street Bathurst, NSW, 2795	**Website**	www.spencerfuller.com.au

Trading Name	Dew and Partners		
Phone	(02) 6232 4252	**Email**	admin@dewandpartners.com.au
Address	9/37 Kesteven Street Florey, ACT, 2615	**Website**	www.dewandpartners.com.au

Trading Name	Wealthinsure Financial Services Centre		
Phone	(02) 4227 6335	**Email**	admin@wealthinsurecentre.com.au
Address	33 Ellen Street Wollongong, NSW, 2500	**Website**	www.wealthinsurecentre.com.au

Trading Name	Orange Financial Planning		
Phone	(02) 5310 4477	**Email**	admin@orangefinancialplanning.com.au
Address	58 Hill Street Orange, NSW, 2800	**Website**	www.orangefinancialplanning.com.au

Trading Name	Risk Protect		
Phone	(02) 4227 6335	**Email**	admin@risk-protect.com.au
Address	33 Ellen Street Wollongong, NSW, 2500	**Website**	www.risk-protect.com.au

WHAT WE DO

We can provide advice on the below types of financial products and services. Your adviser may not be qualified in all of the products and services below. Please refer to their individual adviser profile for their qualifications and the advice they can assist you with.

The types of financial product advice our Advisers can provide you:

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF)*.
- Margin Lending Facilities*.
- Listed Securities*.

The services our Advisers can provide you:

- Investment strategies including gearing and savings plans.
- Budget and cash flow planning.
- Debt management.
- Superannuation advice, including salary sacrifice and consolidation strategies.
- Self-Managed Super Funds (SMSF)*.
- Personal insurance strategies.
- Centrelink / DVA advice.
- Retirement planning advice.
- Aged Care*.
- Estate planning advice.
- Advice on ownership and structures (e.g. discretionary and family trusts).
- Portfolio review services.
- Ongoing advisory services.

*Accredited advisers only. Our Advisers may also engage by referral the use of specialists such as (but not limited to) accountants and solicitors.

Our Tax Services

Ottavo Financial Group Pty Ltd Advisers are all listed on the Financial Adviser Register as a Qualified Tax Relevant Provider (QTRP) with Australian Securities and Investments Commission (ASIC). This means that all Advisers of Ottavo Financial Group Pty Ltd can provide tax advice in regard to the strategies and financial products that they recommend to you.

OUR FEES

Fees will be agreed based on your requirements and the complexity of your financial circumstances. All fees charged will be fully detailed in the Letter of Engagement or Statement of Advice you receive and will be agreed with you prior to you becoming liable for them.

We will discuss and agree on the method of payment with you before we provide you with our services. Generally, we will either invoice you directly, or deduct from your investments, or adopt a combination of these methods for the fees payable. Cash transactions will not be accepted.

Fee for Service

Initial Consultation	Your initial consultation is up to $440 (including GST) or will be capped at $2,500 per annum (including GST) which will be outlined to you before the commencement of an appointment.
Advice Preparation	This fee covers the preparation, presentation and/or implementation of our advice to you. There is a set fee up to $15,000 (including GST) for the preparationof advice which will increase due to complexity.
Ongoing Advice Services	This is our fee for providing you with our ongoing review services. We offer various ongoing service packages that attract different rates of fees relative to the ongoing services provided as outlined in the relevant service package offering, details of which will be outlined in your advice document.
Portfolio Review	There is currently no fee for the preparation of your Portfolio Review Report unless you enter into a service package agreement or request a special review which may attract a cost of up to $440 per hour (including GST).
Hourly Rate Direct Charges	Your Adviser and Administration Team may charge an hourly rate for financial services. The current rate is up to $550 per hour (including GST) or part thereof. Part or all of the initial commissions received from a product provider may be rebated to you if this charging option is used.

Insurance Commissions

Commissions	Insurance commissions may be paid by product providers to Fortnum Advice, who, in turn, may pay a proportion of this to Ottavo Financial Group Pty Ltd. If your Adviser receives a proportion of this remuneration, they will inform you of the amount at the time they provide you with advice.

Payments we receive

All fees for services paid by you and/or commission paid by product and service providers are paid to Fortnum Advice. The relationship between Fortnum Advice and the Principal Practice is arranged through a flat fee agreement. This agreement stipulates that 100% of the remuneration is paid to the Practice. Therefore, Fortnum Advice will retain 0% and the Principal Practice will receive 100%. Ottavo Financial Group Pty Ltd may share part of this amount with your Adviser.

Your Statement of Advice, Statement of Transaction or Record of Advice will provide further details of amounts paid to Fortnum Advice, Ottavo Financial Group Pty Ltd, and your Adviser.

OTHER IMPORTANT DETAILS

Our Relationships and Associations

The extensive list of products and services approved by Fortnum Advice includes products and services provided by entities with whom Fortnum Advice director, employee, Ottavo Financial Group Pty Ltd and/or your Adviser have a relationship or association, either directly or via a related entity.

We believe that your interests should be placed first and that products and services should only be recommended if it is in your best interests.

However, it is important that you know of, and are comfortable with, those relationships and associations and any benefits that arise.

Our relationship with AZ Next Generation Advisory Pty Ltd (AZ NGA)

Ottavo Financial Group Pty Ltd's advisers are a member of the AZ NGA Group of companies. AZ NGA is majority owned by Oaktree Capital Management with Azimut Group owning a significant minority holding. Oaktree is a global investment manager and Azimut is Italy's largest independent asset manager.

From time to time your adviser may recommend you apply for, acquire, vary or dispose of a financial product issued by members of the Oaktree and Azimut Groups.

Your adviser does not receive any direct remuneration or other benefit as a result of its recommendation to apply for, acquire, vary or dispose of a financial product issued by these related companies as any remuneration and benefit are received by the product issuer and ultimately our common parent company.

Referrals to members of the AZ NGA Group

From time to time, your adviser may refer you to another business within the AZ NGA Group if they believe that business is well placed to assist you. No referral fees or other direct remuneration are paid or received for these referrals. However, where you engage the referred business, it will receive the fees and other benefits arising from the services it provides, which ultimately benefits our common parent company. Services available through other businesses within the AZ NGA Group include accounting, mortgage broking, legal services, marketing and specialist financial advice.

Referrals to us and others

We may refer clients to TorFX Pty Ltd for foreign exchange and international payment services. If you proceed with TorFX following our referral, AZ NGA may earn up to 31% of the profit from referrals to TorFX. This referral payment is not an additional cost to you.

We may give a payment for referrals to us. If this isthe case, we will inform you of this payment prior to the referring party being entitled to the payment.

PROTECTING YOUR PRIVACY

Ottavo Financial Group Pty Ltd may disclose your personal information to an entity which is located outside of Australia, to enable them to undertake specified services on our behalf such as paraplanning and administration. This includes the Philippines. The entity/ies we have contracted to support us have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information.

Please refer to the Fortnum Advice Privacy Policy for further information.

OTTAVO FINANCIAL GROUP

ADVISER PROFILE

Mark James Anderson (Spencer Fuller and Associates – Bathurst)

Authorised Representative Number	1002928
Phone	(02) 6332 9210
Email	Mark@ottavogroup.com.au
Qualifications	Bachelor of Business (Finance/Marketing) Diploma of Financial Services (Financial Planning) Advanced Diploma of Financial Services (Financial Planning)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Listed Securities.
- Margin Lending Facilities.

Experience

Mark commenced in the industry in 2006. During this time, he has held the role of senior financial planner for CBA for over a decade. Prior to this he was a stockbroker in the Sydney CBD.

Complementing Mark's technical knowledge and attention to detail, he prides himself on his affable nature and ability to explain complex strategies in an easy-to-understand way so there is complete peace of mind for his clients.

How I am paid

I am an employee of AZ Services Co Pty Ltd, t/a Spencer Fuller and Associates and have been appointed as an Authorised Representative of Fortnum Advice.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities within Ottavo Financial Group Pty Ltd.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Directorships and associations

I am a shareholder of AZ Aust Holdings Pty Ltd, the group holding company of AZ NGA.

I am entitled to receive dividends from AZ Aust Holdings Pty Ltd.

OTTAVO FINANCIAL GROUP

ADVISER PROFILE

Gareth Ryan Adams (Spencer Fuller and Associates – Sydney)

Authorised Representative Number	319949
Phone	(02) 9231 8411
Email	Gareth@ottavogroup.com.au
Qualifications	Bachelor of Business (Financial Planning)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Margin Lending Facilities.
- Listed Securities.
- Aged Care

Experience

Gareth has been working in the field of financial advice since 2006 with firms such as Stateplus and St George Bank.

Prior to this he worked for the Financial Information Service within Centrelink. His years of experience and education leave him well position to provide you with expert guidance in unravelling the financial complexities involved in achieving your goals.

How I am paid

I am an employee of AZ Services Co Pty Ltd, t/a Spencer Fuller and Associates and have been appointed as an Authorised Representative of Fortnum Advice.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities within Ottavo Financial Group Pty Ltd
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Directorships and associations

I am a shareholder of AZ Aust Holdings Pty Ltd, the group holding company of AZ NGA.

I am entitled to receive dividends from AZ Aust Holdings Pty Ltd.

OTTAVO FINANCIAL GROUP

ADVISER PROFILE

Stuart Edward Gilchrist (Spencer Fuller and Associates – Sydney)

Authorised Representative Number	329352
Phone	(02) 9231 8411
Email	Stuart@ottavogroup.com.au
Qualifications	Diploma of Financial Services (Financial Planning) Advanced Diploma of Financial Services (Financial Planning)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Margin Lending Facilities.
- Listed Securities.

Experience

Stuart has worked in the Financial Services industry since 2000 and as a Financial Planner since October 2005. Stuart has worked in large financial institutions as well as small business.

His wealth of experience and business knowledge is a significant asset to the practice as well as being able to provide his clients with expert guidance in understanding the financial complexities involved in achieving their goals.

How I am paid

I am an employee of AZ Services Co Pty Ltd, t/a Spencer Fuller and Associates and have been appointed as an Authorised Representative of Fortnum Advice.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities within Ottavo Financial Group Pty Ltd.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Directorships and associations

I am a shareholder of AZ Aust Holdings Pty Ltd, the group holding company of AZ NGA.

I am entitled to receive dividends from AZ Aust Holdings Pty Ltd.

OTTAVO FINANCIAL GROUP

ADVISER PROFILE

Jian Yi (Andrew) Lao (Dew and Partners)

Authorised Representative Number	1004382
Phone	(02) 6232 4252
Email	andrew@ottavogroup.com.au
Qualifications	Bachelor of Commerce Diploma of Financial Services (Financial Planning) Advanced Diploma of Financial Services (Financial Planning)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Listed Securities

Experience

Andrew has been in the Financial Services Industry since 2001. In his later 20s Andrew operated businesses in the retail and hospitality industry.

Andrew believes financial planning is not a transactional arrangement, it is a relationship that is built on trust. Whilst Andrew has worked for large national businesses, he prefers smaller local financial planning practices that are client focused.

How I am paid

I am an employee of AZ Services Co Pty Ltd, t/a Dew and Partners and have been appointed as an Authorised Representative of Fortnum Advice.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- I am paid a salary based on experience, capability and responsibilities within Ottavo Financial Group Pty Ltd.
- I may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

OTTAVO FINANCIAL GROUP

ADVISER PROFILE

Rick Nicholson (Wealthinsure Financial Services Centre)

Authorised Representative Number	1003884
Phone	(02) 4227 6335
Email	rick@ottavogroup.com.au
Qualifications	Diploma of Financial Services (Financial Planning)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF).
- Aged Care

Experience

Rick has been a Financial Adviser for over 22 years and has over 36 years of experience in the financial services industry and has previously worked for Commonwealth Financial Planning for nearly 10 years.

Rick is passionate about helping clients, families and business create comprehensive advice strategies to secure their future and live their best life.

He particularly enjoys helping retiree and aged care clients through all the complexities of superannuation and investments to simplify access to maximising Centrelink entitlements.

How I am paid

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ADVISER PROFILE

Nathan Foss CFP® (Ottavo Financial Group Pty Ltd)

Authorised Representative Number	1000949
Phone	(03) 6351 4426
Email	nathan@ottavogroup.com.au
Qualifications	Bachelor of Commerce Diploma of Financial Planning
Professional Memberships	Financial Advice Association Australia (FAAA)
Professional Designations	Certified Financial Planner (CFP®)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF)
- Margin Lending Facilities
- Listed Securities
- Aged Care

Experience

Nathan is a seasoned and dedicated financial planner with expertise in helping individuals and families achieve their financial goals. With over 25 years of experience in financial planning, he has successfully guided numerous clients towards financial stability, security, and wealth accumulation.

Born and raised in Northwest Tasmania, Nathan developed a passion for finance and economics from an early age. He pursued this interest by pursuing a Bachelor of Commerce from the University of Tasmania and continued his studies in financial planning to become a Certified Financial Planner.

Nathan works closely with clients to assess their financial situations, identify goals, and develop customised strategies to achieve them. Through diligent research, continuous learning, and staying up to date with industry trends, Nathan has gained expertise in areas such as retirement planning, investment management, risk management, and estate planning.

How I am paid

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ADVISER PROFILE

Rose Hodgins (Orange Financial Planning)

Authorised Representative Number	1251930
Phone	(02) 5310 4477
Email	rose@ottavogroup.com.au
Qualifications	Graduate Diploma of Financial Planning Diploma of Financial Planning

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF)
- Margin Lending Facilities
- Listed Securities

Experience

Rose her career in Financial Planning in 2014 as an office assistant & quickly progressed to Office Manager after completing a Certificate III in Business Administration. In 2017, Rose commenced a Diploma of Financial Planning & became an Authorised Representative. After building strong connections in the industry, she broadened her experience by working in Home Lending with NAB before returning to Financial Planning as an Implementation Manager. Rose has since completed a Graduate Diploma in Financial Planning & re-established herself as an Authorised Representative committed to helping clients achieve their financial goals with a balance of knowledge, care & practical experience.

How I am paid

I am an employee of AZ Services Co Pty Ltd, t/a Orange Financial Planning and have been appointed as an Authorised Representative of Fortnum Advice.

I am remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

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