

ABOUT YOUR ADVISER

Garry Pinnington | AR No.246110

Profit and Retirement Planning Pty Ltd | CAR No.432447

Address 172 Fourteenth Street Renmark SA 5341

Telephone 08 8586 4132

Email garry@prpgroup.com.au

Website prpgroup.com.au/

Authorisations

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

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

Remuneration

I am remunerated by:

- Salary plus profit share

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

Remuneration	Up To
SoA Preparation Fee	\$7,700
Hourly Rate	\$330

Remuneration	Initial	Per Annum
Adviser Service Fee	\$0 to \$5,500	\$0 to \$30,000
Insurance Commission*	0% to 66%^	0% to 35%

* Based on a % of funds invested or insurance premiums

^ Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020, commission of up to 130% will apply to additional cover.

Benefits, Interests and Associations

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

Related Parties	PRP Accounting Services
-----------------	-------------------------

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