



## Phoebe Mumbray

Authorised Representative Number 1301607

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## Stonehouse Financial Partners Pty Ltd

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Stonehouse Financial Partners Pty Ltd authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the Licensee's Financial Services Guide (FSG).



# About Your Adviser



## Phoebe Mumbray

Authorised Representative Number 1301607

Phoebe is a financial planning professional with 7 years' experience in financial services. She holds a Bachelor of Business majoring in Economics and Finance from the Queensland University of Technology, a Graduate Diploma of Financial Planning and a Masters of Financial Planning. Phoebe is an active member of the Licensee Committees and a member of the Financial Advice Association Australia (FAAA).

### Phoebe is authorised in the following financial services and products:

- Managed Investments
- Superannuation
- Pensions and Annuities
- Government Debentures
- Listed Securities (shares and other products)
- Investment Bonds
- Deposit and Payment Products
- Life Insurance (Risk and Investment Products)
- Retirement Savings Accounts
- Margin Lending

### Benefits, interest and associations

The financial planning business and your adviser may have related parties, shareholdings or referral arrangements that may influence the advice. Please see Referral Fee section on page 3 for details.

### Remuneration

Phoebe is remunerated by a base salary, bonus and profit share. No portion of your fees, nor any commissions, are paid directly to Phoebe. Our fees and commissions will be discussed and agreed to by you prior to any services being provided. Remuneration is generated from the following types of fees, commissions, and other benefits.

#### Fees for advice

We may charge fees for the preparation, presentation and implementation of our advice. 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. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.

#### Ongoing advice fees

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be agreed with you and is either a set amount, or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances, or a combination of these.

#### Ongoing administration fees

We may charge a fee to provide ongoing administration for your directly held portfolio. This fee will be agreed with you and is a set amount.

#### Execution-only or ad-hoc services

If you require additional services that are not covered by any of the above fees, we will advise you if fees apply and confirm your authorisation to act. Ad-hoc fees are typically levied on an hourly rate of \$500/hour.

### Example

You and your Financial Adviser have agreed to a fixed fee of \$4,000 per annum plus a percentage-based fee of 0.44% per annum on your investment worth \$600,000 (0.44% of \$600,000 equates to \$2,640 per annum). Your total ongoing advice fees are \$6,640 per annum. This example is excluding GST.

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods. Where it is debited from your investments, it is normally referred to as the Adviser Service Fee.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services and details of all fees will be disclosed in your advice document.



# About Your Adviser

## Remuneration (Cont'd)

### Commissions

If you take out a Life Insurance Product through us, Stonehouse Financial Partners may receive payments in the form of initial commissions and/or ongoing commissions from the financial product providers. These commissions are included in the premiums you pay for the product. This is not an additional cost to you. We may agree to rebate some or all of these.

The commission that may be payable for Life Insurance Products are outlined below:

#### Level Commissions

Where we recommend the use of a level commission arrangement Stonehouse Financial Partners may receive up to 33% of your annual insurance premium.

#### Upfront Commissions

Depending on the product you purchase, Stonehouse Financial Partners may receive between 0% and 60% of the annual premium as initial commission, and between 0% and 20% p.a. of the annual premium for ongoing (trail) commission.

#### Example

We recommend an insurance product to you. The annual premium is \$2,000. Stonehouse Financial Partners may receive up to \$1,200 (60%) as an initial commission. Assuming the premium stays the same, each year, Stonehouse Financial Partners may receive up to \$400 (20%) per annum as an ongoing (trail) commission.

Pricing is excluding GST and applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 initial commission of up to 130% will apply to additional cover.

### Referral fees

If we refer you to another business to provide you with services, we may receive referral fees.

If a referral fee is received, details of that fee will be disclosed in your advice document.

If you were referred through Spirecorp Australia, please note a referral fee may be paid. If you are referred to us from any other source, we may also pay the referrer a fee. We may also provide the referrer with gifts such as branded promotional items, hampers or gift vouchers. The fee varies according to the referrer and financial products involved.

The fee may be a percentage of our fees, a percentage of the total amount invested paid through the referral, or a flat fee. We may pay these fees upfront when the financial service is provided, or the financial product is provided, or periodically as ongoing fees. The details of that fee will be disclosed in your advice document.

Stonehouse Financial Partners Directors Andrew Stewart and Benjamin Hancock are Directors and shareholders of Core Value Asset Management Pty Ltd, the investment manager of the Core Value Portfolio (CVP) - a managed investment scheme registered with and regulated by the Australian Securities and Investment Commission (ASIC). Andrew, Ben and your adviser Phoebe do not receive any referral fees or remuneration in relation to the fund however as a shareholder, Andrew and Ben are entitled to a portion of any profits generated from the investment management operations. If an investment in CVP is recommended, your adviser Phoebe Mumbray will not benefit, however two of our Directors may benefit as shareholders.

## Contact Us

If you have any questions about our financial services, please do not hesitate to contact us.

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