



Holley Lucey

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Stonehouse Wealth Management Pty Ltd

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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



Holley Lucey

Authorised Representative Number 417505

Stonehouse Wealth Management Ltd

Corporate Authorised Representative Number 1315853

Holley is a financial planning professional who provides clients with clear guidance, structure, and long-term focus. She holds an Advanced Diploma of Financial Planning, is an AFP® member of the Financial Planning Association, an SMSF Accredited Adviser, and a Commissioner for Declarations (C.Dec).

Holley 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

Holley is remunerated by a base salary, bonus and profit share. No portion of your fees, nor any commissions, are paid directly to Holley. 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 are referred to us from any other source, we may 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.

Contact Us

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

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