Financial Services Guide

Part 2

Version 5.0 | 1 November 2018

ADVISER PROFILE

GUIDE TO OUR RELATIONSHIP WITH YOU AND OTHERS

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 01 November 2018 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Keystone Partnership Pty Ltd ABN 22 169 650 720 and Australian Financial Services Licence No. 466137 ('Keystone').

I am authorised by Keystone to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have been authorised by Keystone to distribute this FSG.

Keystone Partnership Pty Ltd
ABN 22 169 650 720
Australian Financial Services Licence No: 466137

Westcourt Manor, Suite 6, 254 Mulgrave Road, Westcourt Q 4870
PO Box 46, Westcourt Q 4870

Email: contact@keystonepartnership.com.au
Website: www.keystonepartnership.com.au

ADVICE AND FINANCIAL MANAGEMENT

SECTION 1 ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER

Your Financial Adviser is Peter Jordan.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Peter Jordan and ClearWay Advice and Financial Management. The term 'Representatives' refers generally to Keystone's Authorised Representatives.

I am an Authorised Representative of Keystone and am authorised by Keystone to provide financial services as described in this document.

My Authorised Representative number is 244948.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have worked in the financial services industry since 1989 and became an adviser in 1998.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold the following qualifications:

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- Diploma of Financial Planning
- Certified Financial Planner
- Masters of Personal Financial Planning

I hold the following memberships:

- I am a Financial Planner Member of the FPA.
- ClearWay Advice and Financial Management is a FPA Professional Practice

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with ClearWay Advice and Financial Management ABN 93 745 037 799 as a director. Fees and commissions are paid to ClearWay Advice and Financial Management by Keystone. ClearWay Advice and Financial Management is also an Authorised Representative of Keystone and is not a related company of Keystone. ClearWay Advice and Financial Management's Authorised Representative number is 473095.

ClearWay
ADVICE AND FINANCIAL MANAGEMENT

Keystone Partnership
Strategy | Implementation | Growth

SECTION 2 THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Keystone to provide financial services, including advice or services in the following areas:

- Financial Planning
- Deposit products
- Managed Investments
- Superannuation and Retirement Income streams
- Risk insurance
- Estate Planning
- Self-Managed Superannuation Funds
- Margin lending

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED BY KEYSTONE TO PROVIDE?

I am not authorised by Keystone to provide advice or services in the following areas:

- Derivatives
- Structured Investments
- Listed Securities limited to direct equity advice

Please ask me if you would like a referral for these services.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgement'.
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PRIVACY STATEMENT

In addition to the information provided in the Keystone FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.clearwayadvice.com.au and/or by calling us on (07) 40 780900.

Should you wish to use my advisory services, I will provide you with a SoA which contains my recommendations to you.

SECTION 3 FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG, which are attributed to the services provided to you by me are paid to Keystone.

Keystone receives all fees and commissions payable for the services we provide, and pays 100% of all the fees and commissions it receives to ClearWay Advice & Financial Management Pty Ltd. A proportion of all the fees and commissions ClearWay Advice & Financial Management Pty Ltd receives per annum, up to $55,000 per financial year is payable to Keystone.

I receive director fees and profit share as a director of ClearWay Advice and Financial Management. My remuneration is determined by ClearWay Advice and Financial Management as it sees fit from time to time.

WHAT IS YOUR FINANCIAL ADVISER'S FEE STRUCTURE?

As part of detailed financial planning there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree on the fees with you.

Advice fees are payable by you at the following stages:

1) **Casual and Transactional**: One-off fee for having an appointment for preliminary discussions where no advice is provided or required. This is charged on an hourly basis of $210 per half hour.

2) **Advice Work**: For having a personalised financial plan (Statement of Advice – 'SoA') prepared, and, where required, the Implementation of advice, a minimum fee of up to $4,400 including GST, may be payable. The actual fee will depend on the complexity of your situation and one of the considerations will be the time taken to prepare the recommendations and implement the advice.

3) **Ongoing Fee Arrangements**: Where recommendations are provided and we implement the recommendations, an ongoing advice agreement may be offered. The fees charged for this service will depend on the complexity of the situation and the time we expect it will take for us to adequately service your needs. As a guide, a base ongoing service fee of $4,400 per year including GST may apply. Where commissions may be received in relation to older products already in place, these commissions will be offset against out agreed ongoing fee arrangement.

Note: Full details of the fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

All fees, commissions and incentives are received by Joredg Pty Ltd as trustee for the Jordan Hybrid Fixed Trust trading as ClearWay Advice and Financial Management.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

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- From time to time we may accept alternative forms of remuneration from product providers or other parties (up to a value of $300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

ClearWay Advice and Financial Management does not accept referral fees.

If you have been referred to me by an external party and you accept the services I provide, I may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA provided to you. This will be paid by me to the external party and will be at no additional cost to you.

SECTION 4 CONTACT & ACKNOWLEDGEMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

	Phone:	(07) 4078 0900
Your Financial Adviser:	Fax:	(07) 4078 0980
	Email:	peter.jordan@clearwayadvice.com.au
	Website:	www.clearwayadvice.com.au
	Phone:	(07) 4078 0900
Practice Details:	Fax:	(07) 4078 0980
	Address:	11 Rankin Street, Innisfail Qld 4860
	Postal:	PO Box 1759, Innisfail Qld 4860
	Email:	client.service@clearwayadvice.com.au
	Website:	www.clearwayadvice.com.au

ACKNOWLEDGEMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Keystone Financial Services Guide Part 1 dated 1 November 2018 and Part 2 (Adviser Profile) dated 1 November 2018.

Client Name: ______________________________

Client Signature: ______________________________ Date received: ______________

Client Name: ______________________________

Client Signature: ______________________________ Date received: ______________

complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Keystone Financial Services Guide Part 1 dated 1 November 2018 and Part 2 (Adviser Profile) dated 1 November 2018 as follows:

Sent to (Client Name(s)): ______________________________

Sent on (Date): ______________________________

Sent by (Name): ______________________________

ClearWay

ADVICE AND FINANCIAL MANAGEMENT

Detach copy for File

ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)

I/We acknowledge that I was/we were provided with the Keystone Financial Services Guide Part 1 dated 1 November 2018 and Part 2 (Adviser Profile) dated 1 November 2018.

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