varria

Personal Financial Advisers

Financial Services and Credit Guide

Prepared 08 October 2025 – Version 3.3

Varria Pty Ltd

Varria Pty Ltd (ABN 23 108 047 383 trading as Varria is an Authorised Representative (Authorised Representative number 269 795) of Charter Financial Planning Limited (" the Licensee").

References to "our", "we", "us", "me" and "I" refer to Varria Pty Ltd

This Financial Services and Credit Guide ("Guide") contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how to contact us
- the advice and services we provide
- information about the Licensee
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

Not Independent

Generally, we provide personal advice in line with the Licensee's Approved Product and Services List (APSL) which may include financial products and services associated with the Licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

West End Office

Address	Level 3, 10 Browning Street, West End Qld 4101
Phone	07 3029 5400
Fax	07 3846 2916
Email	general@varria.com.au
Website	www.varria.com.au

Toowoomba Office

Address	172 Hume Street, Toowoomba Qld 4350
Phone	07 4632 5466
Fax	07 4632 5005
Email	general@varria.com.au
Website	www.varria.com.au

Toowong Office

Address	Level 2, Toowong Tower, 9 Sherwood Road, Toowong QLD 4066
Phone	07 3871 1999
Email	general@varria.com.au
Website	www.varria.com.au

Sunshine Coast Office

Address	7B / 35 Seaside Blvd, Marcoola QLD 4564
Phone	07 5446 3186
Email	general@varria.com.au
Website	www.varria.com.au

Eight Mile Plains Office

Address	Suite 1.2, Level 1, 35 Miles Platting Road, Eight Mile Plains 4113
Phone (Steve)	07 3343 9228
Phone (Kath)	07 3036 5522
Email	general@varria.com.au
Website	www.varria.com.au

Dalby Office

Address	71 Cunningham Street (PO Box 693) Dalby QLD 4405
Phone	(07) 4662 1588
Email	general@varria.com.au
Website	www.varria.com.au

Robina Office

Address	Lake House Corporate Suites 324/34 Glenferrie Drive
Phone	(07) 5535 5881
Email	general@varria.com.au
Website	www.varria.com.au

Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SoA). The SoA contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of our advice.

If we provide further personal advice an SoA may not be required. We will keep a record of any personal advice we provide you for seven years. You may request a copy of such records by contacting us during that period.

If we recommend or arrange a financial product for you, we will provide a Product Disclosure Statement (PDS), or Investor Directed Portfolio Services (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks, as well as the costs you will pay the product provider to manage that product. You should read any warnings in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

Instructing us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate, the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we can determine if our advice is still appropriate.

Privacy Collection Statement

We are committed to protecting your privacy and outline below how we maintain the privacy of the information we collect about you.

As part of the advice journey, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

We are also required to implement client identification processes under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006. We will need you to present identification documents such as passports and driver's licenses to meet our obligations.

We keep your personal information confidential and only use it in accordance with the Akumin Pty Limited (Akumin) Privacy Policy. Some of the ways we may use this information are set out below:

- We and the Licensee may use this information to provide financial and/or credit advice and services to you, including passing on your details to third parties such as product issuers;
- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within Akumin and Entireti;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us, Akumin and Entireti to provide financial and/or credit advice and services to you. A list of countries where these service providers are located can be found in the Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information we or the Licensee holds about you at any time to correct or update it as set out in the Akumin Privacy Policy. The Akumin Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Akumin Privacy Policy visit http://www.akumin.com.au/privacy-policy or you can contact us.

Confidence in the quality of our advice

If at any time are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- Alternatively, you can contact the Licensee at:
  - Phone 1800 812 388
  - Email complaints@akumin.com.au
  - Online at www.akumin.com.au
  - In writing to:

Attention: Advice Complaints Department

Charter Financial Planning Limited
Level 6, 88 Phillip Street
Sydney NSW 2000 Australia

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about your complaint within 30 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes.

Any issues about financial advice, investments, superannuation, insurance matters, or credit matters	**Australian Financial Complaints Authority (AFCA)** GPO Box 3, Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue about your personal information	**The Office of the Australian Information Commissioner** GPO Box 5218, Sydney NSW 2001 1300 363 992 www.oaic.gov.au enquiries@oaic.gov.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. The Licensee is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance also covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.

About the Licensee

Charter Financial Planning Limited; ABN 35 002 976 294 Australian Financial Services Licensee and Australian Credit Licensee; Licensee No: 234665

Registered office is at Level 6, 88 Phillip Street, Sydney NSW 2000 Australia.

The Licensee has:

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

About Akumin Pty Limited Pty Limited & Entireti Limited

The Licensee is a wholly-owned subsidiary of Akumin Pty Limited.

Akumin Pty Limited is a subsidiary of Entireti Limited, a group that specialises in licensing and advice business services to financial planning practices and their clients.

AMP Limited holds a minority stake (currently 30%) in Akumin Pty Limited.

We can provide advice on products and services from a wide range of financial product and service providers, some of which are related or associated with the Licensee.

If we recommend a product issued by AMP Limited or a third-party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

The Licensee maintains an APSL, from a diversified selection of approved Australian and International fund providers, including companies related to the Licensee. These have been researched by external research houses as well as our in-house research team. The Licensee regularly reviews products and services to ensure they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products on the APSL. However, if appropriate for your needs, we may, subject to the Licensee's approval, recommend other products.

Authorised Representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

Our fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions will be disclosed in the advice document provided to you. The following section outlines the types of fees that may apply.

The fees charged for our advice and services may be based on a combination of a set dollar amount, or a percentage-based fee. Our agreed advice and service fees may include charges for one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

Licensee fees

Unless stated otherwise, all permissible revenue, including any advice and service fees and commissions will be paid to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue, the number of advisers and/or accredited mortgage consultants in the practice and a practice fee.

Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

The following table outlines the range of fee we charge and should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice. All fees and charges include GST.

Fee type & Description
Initial or ad hoc fees Advice fees will range from $3,850 for simple advice and from $5,750 for complex advice: This covers the cost of researching and preparing the Statement of Advice and Financial Plan and is based on a set dollar amount. For advice that is adhoc and transactional in nature (including insurance only advice) a minimum hourly rate of $350 per hour including GST will be charged and invoiced before work is commenced.
Annual Advice Review and/or Investment Review Annual Advice Agreement fees will be charged in accordance with the Varria Client Service Offering. The annual fees will depend on the services being provided to the client and will be negotiated with the client adviser. Annual advice fees will start from $2,200. **Percentage Based fees** Our Financial Advisers may charge 1.1% annual agreement fee on accumulator clients with balances above $150,000. Once balances reach $1 million and/or when the client reaches retirement phase then a flat fee may be negotiated. This will depend on the services being provided to the client. **Advice provided due to Significant changes** Where an existing client has a change in circumstances that requires new advice, the adviser will discuss with clients to appropriate advice fees.
Commissions **<u>Insurance:</u>** **Initial commissions:** Up to 66% of the first year's premium for new policies implemented from 1 January 2020. We may receive commissions on increases or additions to existing policies of up to 110%. **Ongoing commissions:** Up to 22% of the insurance premium each following year. **For example:** On insurance policies implemented from 1 January 2020, if your insurance premium was $1,000, we would receive an initial commission of up to $660. We would receive an ongoing commission of up to $220pa.

Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than $300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.
From time to time, Entireti Limited may facilitate access to the Licensee and us to be trained and educated by product issuers on their products.

Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs, offered annually to qualifying practices.

Other business interests and relationships

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

We are a member of the AZ NGA Group of companies. AZ NGA is majority owned by Azimut Group and Oaktree Capital Management. Azimut is Italy's largest independent asset manager and Oaktree is a global investment 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 Azimut and Oaktree 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."

Our Referral arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed to you at the time of referral. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
Yodal Pty Ltd	Estate Planning	Nil

We may introduce you to Yodal Ptd Ltd to assist with your estate planning. While we may support you by facilitating the process, any legal advice will be provided via Yodal's legal panel and not by us. We will not receive a fee from Yodal to introduce you to them.

Provider	Services	Payment arrangement
AIA Health	Private Health Insurance Referral Service	AIA Health will pay a referral fee of 20% of the client's first year's premium (plus GST), of which 16% (plus GST) will be passed onto the Practice, and the remaining 4% (plus GST) will be retained by the licensee. All referral fees are paid to the licensee
Fornaro Finance Pty Ltd	Mortgage broking services	Fornaro Finance Pty Ltd will pay 20% (excl GST) of total Mortgage & Finance Broking income received upfront commissions will be paid monthly to Varria
Australian Super Manager Pty Limited	SMSF Administration Services	Varria own shares in Australian Super Managers. Varria will share in the profits in the form of dividends.

Other Business arrangements and interests

In addition to providing the services listed in this guide, we have a SMSF Administration and accounting relationship with AUSTRALIAN SUPER MANAGER PTY LIMITED and INTELLO PTY LTD both of which provide SMSF administration services. The Licensee has no involvement in these activities and is not responsible for any services, advice or products provided by these businesses.

Aggregated CAR arrangements

Varria Pty Ltd owns Advice for Life Pty Ltd and CBDFP Pty Ltd trading as Hunter Wealth, which are also authorised by the Licensee to provide financial advice. When the licensee fee is determined for the practices in our aggregation, it will be done based on the total revenue and total number of advisers of all the practices in the aggregation.

Varria Pty Ltd owns Ethical Investment Services Pty Ltd, trading as Ethical Investment Services, which is authorised by Ethical Investment Services Pty Ltd. The revenue from Ethical Investment Services Pty Ltd is not included in determining the licensee fee.

Separately managed accounts (SMA)

A separately managed account (SMA) is an account where a responsible entity, based on advice from a professional investment manager, can make investment decisions on a client's portfolio and transact on those decisions without requiring the client's express consent each time. This means the responsible entity is responsible for the discretionary management of the client's investment portfolio.

We distribute the Wealth Managed and EHW Portfolios. which are administered by MyNorth, Macquarie and BT (Panorama)

We are not the investment manager.

The responsible entity appoints a professional investment manager to advise on the SMA portfolio's management. The responsible entity makes all investment decisions relating to the SMA portfolios.

For more information about how the product works and the roles and responsibilities of the key parties, please refer to the Wealth Managed Portfolio and EHW PDS which we provide to you if we recommend the SMA product to you.

Fees

Other than the fees disclosed under 'Our Fees' above, we do not receive any other remuneration in relation to the Wealth Managed and EHW Portfolios

Note

If you are no longer our client, the responsible entity may have the discretion to move your investments out of the Wealth Managed and EHW Portfolios

ABNs and Australian financial services licences (AFSL)

Responsible entity	NMMT ABN 42 058 835 573, AFSL 234653
	Macquarie Investment Services Limited ABN 73 071 745 401, AFSL 237495
	Westpac Financial Services Limited ABN 20 000 241 127, AFSL 233716
Investment manager	Mercer Investments (Australia) ABN 66 008 612 397, AFSL 244 385
	Elston Asset Management Pty Ltd ABN 37 150 161 765

Financial and Credit Adviser Profiles

About Peter Audet

Peter Audet is an Authorised Representative 239328 and credit representative 395309 of the Licensee.

Contact details

Address	Level 3, 10 Browning Street, West End Qld 4101
Phone	07 3029 5400
Email	peter.audet@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How am I paid?

- I receive the following from our practice:
- salary
- dividends

Peter receives a base salary. He also receives dividends in line with his shareholding. He will also receive Directors Payments.

Financial and Credit Adviser Profiles

About Michael Bond

Michael is an Authorised Representative 281207 and credit representative 406034 of the Licensee.

Contact details

Address	Lake House Corporate Suites Suite 32434 Glenferrie Dr, ROBINA QLD 4226
Phone	07 3029 5400
Email	michael.bond@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds
- Margin Lending

How I am paid

I receive the following from our practice:

- salary
- bonus
- dividends

Michael receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Matthew Brooker

Matthew is an Authorised Representative 1000802 and credit representative 558635 of the Licensee.

Contact details

Address	Level 3, 10 Browning Street, West End Qld 4101
Phone	07 3029 5400
Email	matthew.brooker@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

How I am paid

I receive the following from our practice:

- salary
- bonus

Matt receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received.

Financial and Credit Adviser Profiles

About Andrew Carmichael

Andrew is an Authorised Representative 1260388 and credit representative 504252 of the Licensee.

Contact details

Address	Level 3, 10 Browning Street, West End Qld 4101
Phone	07 3029 5400
Email	andrew.carmichael@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds
- Aged Care

How I am paid

I receive the following from our practice:

— salary

— bonus

— dividends

Andrew receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received.   He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Shane Carty

Shane Carty is an Authorised Representative 239359 and credit representative 395310 of the Licensee.

Contact details

Address	Level 3, 10 Browning Street, West End Qld 4101
Phone	07 3029 5400
Email	shane.carty@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds

How I am paid

I receive the following from our practice:

- salary
- bonus

Shane receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received

Financial and Credit Adviser Profiles

About Stanford Clark

Stanford is an Authorised Representative 300231 and credit representative 567712 of the Licensee.

Contact details

Address	Level 3, 10 Browning Street, West End Qld 4101
Phone	07 3029 5400
Email	Stanford.clark@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds
- Aged Care
- Margin lending facilities

How I am paid

I receive the following from our practice:

- salary
- bonus

Stanford receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received.

Financial and Credit Adviser Profiles

About Kelly Conley

Kelly is an Authorised Representative 440005 and credit representative 567711 of the Licensee.

Contact details

Address	Level 3, 10 Browning Street, West End Qld 4101
Phone	07 3029 5400
Email	Kelly.conley@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds
- Aged Care

How I am paid

I receive the following from our practice:

- salary
- bonus
- Dividends

Kelly receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. She also receives dividends in line with her shareholding.

Financial and Credit Adviser Profiles

About David Crawford

David is an Authorised Representative 1238220 and credit representative 483165 of the Licensee.

Contact details

Address	Level 3, 10 Browning Street, West End Qld 4101
Phone	07 3029 5400
Email	dave.crawford@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds

How I am paid

I receive the following from our practice:

- salary
- bonus
- Dividends

Dave receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Craig Fermor

Craig is an Authorised Representative 356444 and credit representative 563218 of the Licensee.

Contact details

Address	71 Cunningham St, Dalby QLD 4405
Phone	(07) 4662 1588
Email	Craig.fermor@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

How I am paid

I receive the following from our practice:

- salary
- bonus
- dividends

Craig receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Greg Lyons

Greg is an Authorised Representative 239791 and credit representative 395556 of the Licensee.

Contact details

Address	Level 2, Toowong Tower, 9 Sherwood Road, Toowong QLD 4066
Phone	07 3871 1999
Email	greg.lyons@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

How I am paid

I receive the following from our practice:

- salary
- bonus

Greg receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received.

Financial and Credit Adviser Profiles

About Kane Dalley

Kane is an Authorised Representative 302314 and credit representative 407185 of the Licensee.

Contact details

Address	7B / 35 Seaside Blvd, Marcoola, QLD 4564
Phone	07 5446 3186
Email	Kane.dalley@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds

How I am paid

I receive the following from our practice:

— salary

— bonus

— dividends

Kane receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received.   He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Delwen Dean

Delwen is an Authorised Representative 303424 and credit representative 372090 of the Licensee.

Contact details

Address	Level 3, 10 Browning Street, West End Qld 4101
Phone	07 3029 5400
Email	delwen.dean@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds

How I am paid

receive the following from our practice:

- salary
- bonus
- dividends

Delwen receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. She also receives dividends in line with her shareholding.

Financial and Credit Adviser Profiles

About Henry Do

Henry is an Authorised Representative 324018 and credit representative 371410 of the Licensee.

Contact details

Address	Level 3, 10 Browning Street, West End Qld 4101
Phone	07 3029 5400
Email	henry.do@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How am I paid?

I receive the following from our practice:

- salary
- Bonus
- dividends

Henry receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Christopher Ey

Christopher is an Authorised Representative 263712 and credit representative 544178 of the Licensee.

Contact details

Address	Level 3, 10 Browning Street, West End Qld 4101
Phone	07 3029 5400
Email	chris.ey@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

How am I paid?

I receive the following from our practice:

- salary
- bonus
- dividends

Chris receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Jodi Gleeson

Jodi is an Authorised Representative 403056 and credit representative 447356 of the Licensee.

Contact details

Address	Level 3, 10 Browning Street, West End Qld 4101
Phone	07 3029 5400
Email	jodi.gleeson@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How I am paid

I receive the following from our practice:

— salary

— bonus

— dividends

Jodi receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. She also receives dividends in line with her shareholding.

Financial and Credit Adviser Profiles

About Kathleen Lewis (Kath)

Kathleen is an Authorised Representative 381711 and credit representative 381907 of the Licensee.

Contact details

Address	Suite 1.2, Level 1, 35 Miles Platting Road, Eight Mile Plains 4113
Phone	07 3036 5522
Email	kath.lewis@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds

How I am paid

I receive the following from our practice:

— salary

— bonus

Kath receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received.

Financial and Credit Adviser Profiles

About Matthew Kallis

Matthew is an Authorised Representative 283155 and credit representative 395382 of the Licensee.

Contact details

Address	Level 3, 10 Browning Street, West End Qld 4101
Phone	07 3029 5400
Email	matt.kallis@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How I am paid

I receive the following from our practice:

- salary
- bonus
- dividends

Matt receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Micheal Kiefer

Micheal is an Authorised Representative 337218 and credit representative 406035 of the Licensee.

Contact details

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Phone	07 3029 5400
Email	mike.kiefer@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds

How I am paid

I receive the following from our practice:

- salary
- bonus
- dividends

Micheal receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Scott Kilvington

Scott is an Authorised Representative 248816 and credit representative 374940 of the Licensee.

Contact details

Address	Level 3, 10 Browning Street, West End Qld 4101
Phone	07 3029 5400
Email	scott.kilvington@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How I am paid

I receive the following from our practice:

- salary
- bonus
- dividends

Scott receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Benjamin (Ben) McGrath

Ben is an Authorised Representative 337146 and credit representative 406038 of the Licensee.

Contact details

Address	Lake House Corporate Suites Suite 32434 Glenferrie Dr, ROBINA QLD 4226
Phone	07 3029 5400
Email	ben.mcgrath@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities

How I am paid

I receive the following from our practice:

- salary
- bonus
- dividends

Ben receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Stephen (Steve) Nielsen

Stephen is an Authorised Representative 326239 and credit representative 370377 of the Licensee.

Contact details

Address	Suite 1.2, Level 1, 35 Miles Platting Road, Eight Mile Plains 4113
Phone	(07) 3343 9228
Email	Steve.nielsen@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds
- Margin lending facilities

How I am paid

I receive the following from our practice:

- salary
- bonus
- Dividends

Steve receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Dominique Riley

Dominique Jane Riley is an Authorised Representative 335975 and credit representative 407314 of the Licensee.

Contact details

Address	172 Hume St, Toowoomba QLD
Phone	07 4632 5466
Address	Level 3, 10 Browning Street, West End Qld 4101
Phone	07 3029 5400
Email	dominique.riley@varria.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)

How I am paid

I receive the following from our practice:

- salary
- bonus
- dividends

Dominique receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. She also receives dividends in line with her shareholding.

Financial and Credit Adviser Profiles

About Tristan Seeto

Tristan is an Authorised Representative 1262426 and credit representative 506424 of the Licensee.

Contact details

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Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How I am paid

I receive the following from our practice:

- salary
- bonus
- dividends

Tristan receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Shireen Tan

Shireen is an Authorised Representative 1297688 and credit representative 554055 of the Licensee.

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Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds

How I am paid

I receive the following from our practice:

- salary
- bonus
- dividends

Shireen receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. She also receives dividends in line with her shareholding.

Financial and Credit Adviser Profiles

About Shandell Walne

Shandell is an Authorised Representative 1298423 and credit representative 563658 of the Licensee.

Contact details

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Advice and services I can provide

I am authorised to provide the services listed in the Our Advice and Services section of this Guide.

How I am paid

I receive the following from our practice:

- salary
- bonus

Shandell receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received.