

Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

Malcolm Stewart

Malcolm Stewart is a Sub-Authorised Representative (No 231512) of Johnson & Stewart Pty Ltd ATF Stewart & Johnson Unit Trust trading as Equinox Financial Planning. Equinox Financial Planning is a Corporate Authorised Representative (No 356129) of Sentry Advice Pty Ltd AFSL 227748 (The Licensee).

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If you would like to make an appointment to discuss your needs and objectives in more detail, please contact me by phone number or email.

The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Self-Managed Super Funds
- Securities
- Standard Margin Lending
- Tax (Financial) Adviser

How are my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are exclusive of GST.

Initial Consultation

This initial meeting is at no cost to you.

Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice.

At the end of this meeting, we will outline the next steps and detail any fees applicable.

Advice preparation

You may be charged a Statement of Advice preparation fee which will depend on the complexity of your individual circumstances and type of advice you require. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The fee may range from \$7,000 - \$80,000.

Insurance products

My company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you.

Ongoing fee for advice

If you elect to pay a fee for access to services involved in the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.

The ongoing advice fee will be based on the level of services made available to you and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets, or incomes, executive options, or multiple investment entities. The frequency that review services are made available to you will also impact on the fee charged.

The ongoing advice fee can range from \$2,200 - \$180,000 p.a.

Ad hoc advice

Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$0 and \$480 per hour may apply.

Execution-Only Services

Where you request assistance to implement a transaction without personal financial advice being provided, a fixed fee may apply.

The fee will depend on the nature and complexity of the transaction and will be agreed with you before the service is provided. Fees may range from \$0 to \$2,000.

Other benefits, interests, or associations

I or my company may have referral arrangements with selected referral partners. If a referral arrangement applies to you, we will provide you with further details.

Referrals to an associated entity or related third party

We may refer you to the associated entities or related third parties listed below and will receive a benefit from any such referral. Details are set out below.

You can request further details prior to receiving advice. We are obligated to act in your best interests and will be transparent about any benefits we receive in relation to our recommendations.

Table – Other Business Activities, Associated Entities and Related Third Parties:

Name of Entity	Johnson & Stewart Pty Ltd t/a Equinox Accounting
Nature of Services	Accounting
Owned by	Johnson Enterprise Trust, Bulldog Discretionary Trust
Percentage	50% / 50%

Please note that Sentry Advice Pty Ltd is not responsible for the Accounting advice and services provided by these providers.