

FINANCIAL SERVICES GUIDE (FSG)

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About this Guide

This Financial Services Guide (FSG) provides you with important information about Fortnum Private Wealth (Fortnum), the Principal Practice, and its Authorised Representatives (Advisers) who may provide you with the services described in this FSG.

This FSG consists of two parts, and both contain important information which must be read together. It's important that you take the time to read the information provided so that you can make an informed decision about whether to use the services offered by us.

If you need any clarification on what you have read, please don't hesitate to contact us. We are committed to having open and honest communication with you at all times, as this is the foundation of good advice and a successful ongoing relationship.

ABOUT US

Fortnum, as an Australian Financial Services Licensee (AFSL), brings together many like-minded financial advisers who share a “client-first” approach.

Our name comes from a combination of two words – fortress and numbers. This represents our duty to you, the client – our dedication to protecting your financial security and our strength in numbers.

Fortnum is owned by current and former:

- Principal Practices and Advisers (or their related entities);
- Fortnum staff; and
- Fortnum contractors.

How does Fortnum maintain adviser standards?

Each Fortnum Adviser is required to undertake continuous professional development. Fortnum hosts regular training programs on areas such as legislative changes to the taxation, social security, superannuation and investment environments. Our education and training philosophy is one of continually raising the bar.

Each Fortnum Adviser has direct access to technical, risk and investment research professionals who can provide additional analysis on strategy and products so that we can deliver quality advice to you. Risk management specialists monitor and regularly audit each Fortnum Adviser to maintain high-quality advice standards.

Who is responsible for the advice to you?

Fortnum is responsible for any financial advice or services your Adviser provides under our Australian Financial Services Licence (AFSL).

What financial services and products can Fortnum provide?

Fortnum is licensed to provide financial product advice and deal with the following products:

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Derivatives.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or ‘Wrap’).
- Managed Discretionary Account (MDA) Services.
- Retirement savings accounts.
- Superannuation (including Self-Managed Super Funds).
- Listed Securities.
- Standard margin lending facilities.

A wide range of financial products from various product providers are available and are thoroughly researched by qualified research professionals including, but not limited to, Mercer, Innova Asset Management, Zenith and Morningstar.

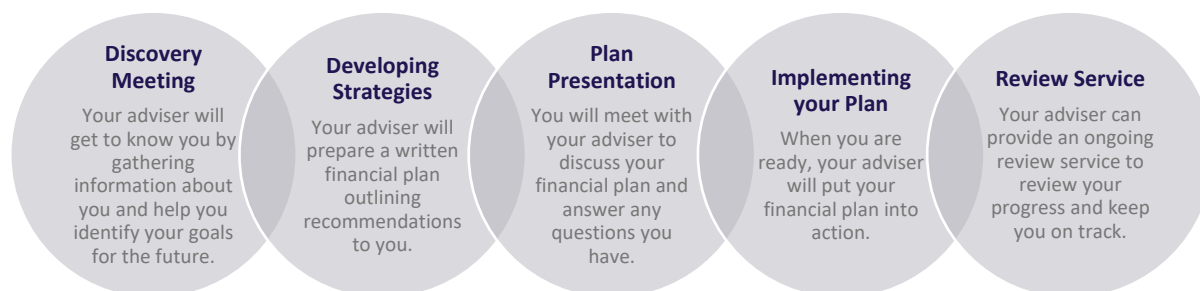
Your Adviser is only authorised to advise on products which are approved by Fortnum for use. Your Adviser will only recommend a product to implement your strategy after considering its suitability in relation to your individual objectives, financial situation, and needs.

Lack of Independence

Fortnum, its Principal Practices and its Advisers are not independent, impartial or unbiased due to the types of payments that are received by the group. This includes commissions paid by insurance providers based on insurance recommendations made to clients. Payments received in this regard are all legal under Corporations Act 2001.

OUR ADVICE PROCESS

A comprehensive advice process is designed to ensure that the advice provided is suited to your needs and financial circumstances.



Important documents

You will receive a number of documents throughout the advice process and if you agree to enter into an ongoing review service. We will provide these documents as per your preferred method, electronically or paper based.

Statement of Advice (SOA) Your Adviser will formulate a strategy to help achieve your needs and objectives and will put together any personal advice in a Statement of Advice (SOA). A SOA sets out the scope of the advice, your current personal and financial position, the basis for the advice and how it addresses your needs and objectives. It will also disclose the fees and charges payable by you and the remuneration and other benefits we may receive.	Record of Advice (ROA) Where a further review is conducted or ad-hoc advice is requested from you and personal advice is provided, the advice may be provided via a new SOA or a Record of Advice (ROA) as applicable to the circumstances. Further advice may be in the form of a ROA where the further advice does not significantly differ from the original advice provided.	Statement of Transaction (SOT) At times, you may wish to make changes without receiving advice. In these cases, we can take your instructions by telephone, email or in person (depending on type) and arrange for the transaction to be completed, without providing personal advice. Once implemented, we will provide you with a Statement of Transaction (SOT), which confirms your instructions, informs you that no advice has been provided and discloses any fees and charges payable by you.
Product Disclosure Statement (PDS) If your Adviser recommends a product as part of your financial strategy, they will provide you with the relevant Product Disclosure Statement (PDS). The purpose of a PDS is to assist you in making a decision about the particular financial product. It contains information about the product's key features, benefits, risks, and fees.	Ongoing Service Agreement (OSA) If your Adviser recommends, and you enter into, an ongoing review service, for a period of more than 12 months, you will initially receive an Ongoing Service Agreement (OSA). This document outlines the agreed service and the fees applied over the specified period. You will also receive an Enhanced Fee Disclosure Statement (eFDS) each following year. It will outline the fees paid and the services you received in the preceding 12 months, as well as estimated fees and services which will be provided to you in the upcoming 12 month period. The document will also ask you to confirm that you would like to continue the ongoing review service with your Adviser and consent to the deduction of any ongoing fees.	Client Service Contract If your Adviser recommends, and you enter into, a service arrangement for a fixed period of 12 months or less, you will receive a Client Service Contract. This document outlines the agreed service and the fees applied over the specified period. You will also receive a Confirmation of Fees and Services Letter at the end of the contract period which will outline the services you received, and fees paid.

HOW WE ARE PAID

The remuneration and other benefits listed below generally cover what Fortnum, your Adviser, the Principal Practice and any related parties may receive as a result of the services provided to you. Specific amounts and benefits can often only be calculated once the recommendations are made to you.

There are various ways that you may pay Fortnum for the services provided to you, including:

- Fee for service - where you pay a fee for the services that we provide; or
- Commission (paid by product and service providers) in the form of initial (up-front) and/or ongoing (trail) commission; or
- A combination of commission and fee for service.

Each of these is discussed in further detail below.

All fees for services paid by you and/or commission paid by product and service providers are paid to Fortnum. Fortnum then distributes 100% of the fees received to its Principal Practices or distributes the fees after our Licensee fees and other expenses have been deducted.

Fee for service

In all instances, your Adviser will discuss the calculation of the fees when you meet and agree on the services to be provided. Fees charged are generally payable after the services have been provided, however, ongoing review service fees are generally paid in advance. The agreed fees may be documented in a Letter of Engagement, set out in a SOA, in a ROA, or via an OSA.

Fee for service payments may be payable for:

- Initial Consultation – we may charge fees for your initial discovery meeting.
- Advice Preparation – we may charge fees for the preparation, presentation and/or implementation of our advice to you. 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.

- Ongoing Review Service – we may charge a fee to provide ongoing reviews, including further advice suitable to your needs.
- Ad hoc Fees – we may charge fees for other services where costs outside the above are incurred.

How are fees for services calculated and paid?

Fees charged for our services may be:

- A dollar amount; or
- A percentage of the amount invested; or
- An hourly rate; or
- A combination of some or all of the above, as agreed with you.

How commissions (initial and ongoing) from a life insurance product are calculated?

Fortnum may receive payments in the form of initial commissions and/or ongoing commissions from the insurance product providers for any product you choose to use that is recommended by us. These commissions are included in the fees and/or premiums you pay for the product. You do not pay these fees to us directly. We may rebate some or all of this to you.

Initial commission from a life insurance provider is typically up to 66% (inclusive of GST) of the first year's premium that you pay.

Ongoing commission can be up to 33% (inclusive of GST) of the premium from year two onwards for the life of the policy.

However, existing commission arrangements for insurance purchased prior to 1 January 2018 may continue to be paid in the same manner as what would have previously been advised to you.

The actual commission that will be received by Fortnum, the Principal Practice, and your Adviser will be disclosed to you in your SOA, SOT or ROA.

Managed Discretionary Account Service Fee

Fortnum offer a Managed Discretionary Account (MDA) Service and charge a service fee for the use of the MDA Service.

Member Fees

Fortnum may receive payments from the trustee of a superannuation fund, with which it has entered into a Member Services Agreement, in respect of the services provided to you on behalf of the trustee. Please refer to Part 2 of our Guide for further details (if applicable).

Other forms of remuneration or benefits

Fortnum, your Principal Practice and/or Adviser may be entitled to other benefits when providing services to you.

Fortnum, your Principal Practice and Adviser keep registers of small value benefits (i.e. \$100 to \$300 in value) which may be received by them from product and service providers. These benefits are permissible unless they are received frequently or when similar benefits received combine to exceed \$300 per annum. If you would like a copy of the register, please ask your Adviser and it will be made available to you within seven days.

In addition, Fortnum receives payments by product providers to support adviser training and professional development.

If your Adviser is an accountant who is subject to the Accounting Professional and Ethical Standards, under APES 230, all benefits received, regardless of value, will be recorded on their register.

PROFESSIONAL INDEMNITY INSURANCE

Fortnum is covered by Professional Indemnity insurance satisfying the requirements under section 912B of the Corporations Act (2001) relating to insurance obligations. Our insurance arrangements cover claims made against us as the Licensee and for the conduct of any Fortnum adviser (whilst acting as an Authorised Representative of our AFSL).

OTHER IMPORTANT DETAILS

Fortnum Advice Pty Ltd

Fortnum Advice Pty Ltd is a wholly owned subsidiary of Fortnum Private Wealth Ltd. Fortnum Advice holds an Australian Financial Services License that provides financial services to clients.

PROTECTING YOUR PRIVACY

We collect and keep a record of your personal information, including sensitive information (e.g. information about your health), in order to provide you services including financial advice. We may also use the information we have collected in order to comply with any legislative or regulatory obligations we have and to help us run our business.

Fortnum is committed to the confidentiality and security of your personal information. It will be necessary for us to collect, use and disclose your personal information. If you do not consent to this, or we are unable to collect all the necessary personal information, we will not be able to provide you with the relevant financial planning and advice services.

In most cases, we collect personal information directly from you. In other cases, however, we may collect your personal information from third parties. The third parties we may collect from include, but are not limited to: your accountant, your lawyer or solicitor, other financial services institutions, insurance providers and any other third parties where you have provided consent.

In order to manage and administer our financial planning services, it may be necessary for us to disclose your personal information to third parties. The parties to whom we may disclose your personal information include, but are not limited to: financial institutions for the provision of financial products, such as investments, superannuation, and life insurance; auditors; third parties providing mailing services, administration support, maintenance of our information technology systems, printing of our documents, research services; any government or regulatory body for whom we have a legal obligation to provide this information to; referral partners.

It is possible that an organisation listed above may disclose your personal information to overseas recipients, but it is not possible for us to provide any further details of that in this document. We may disclose your personal information to an entity which is located outside of Australia, to enable them to undertake specified services on behalf of Fortnum, your Adviser or Principal Practice.

In addition, the Principal Practice and/ or your Adviser may disclose your personal information to overseas recipients in order to access services they provide, such as paraplanning and administration.

Details of this can be found in the Fortnum Privacy Policy, which includes details of how you may access, and seek correction of, your personal information which we hold. It also includes details of how you may complain if you believe that we have breached the Australian Privacy Principles under the Privacy Act and how we deal with such complaints.

You may obtain a copy of the Fortnum Privacy Policy by telephoning us on (02) 9904 2792 or by visiting our website at www.fortnum.com.au.

You can authorise another person to act on your behalf, to receive information and/or undertake transactions. Both requesting this to occur, and removing this authorisation, are required to be notified in writing.

Where your Adviser becomes a representative of, or sells their business to, another Australian Financial Services Licensee, Fortnum may also use and disclose the information collected about you to enable your Adviser or the new business owner to continue to provide you with financial products and services.

We collect your personal information as permitted by, and in accordance with, the Privacy Act. Other legislation may also apply, such as the Anti-Money Laundering and Counter-Terrorism Financing Act.

ABSENCE OF RELEVANT INFORMATION

If you do not wish to provide the information required to formulate your recommendations, your Adviser will advise you about the possible consequences of not having disclosed your full personal information and the impact on the recommendations given. You should consider these implications carefully.

IF YOU HAVE A COMPLAINT

In the first instance, if you are unhappy with the advice or service provided by your Adviser, Practice Principal, or Fortnum, you can let us know by putting your concerns in writing or by calling us.

We will investigate your complaint and respond to your concerns as quickly as possible and within 30 days.

Complaints Officer (Fortnum Private Wealth)

PO Box R1872
ROYAL EXCHANGE NSW 1225

By email at complaints@fortnum.com.au or by calling (02) 9904 2792.

If we have not responded to your complaint within 30 days, or if you feel it has not been resolved to your satisfaction, you may refer your concerns to the Australian Financial Complaints Authority (AFCA), which provides an accessible, fair and independent dispute resolution service. You can contact AFCA at:

Australian Financial Complaints Authority Limited

GPO Box 3
Melbourne VIC 3001
www.afca.org.au

By email at info@afca.org.au; or by calling 1800 931 678.

You can also contact the Australian Securities and Investments Commission (ASIC). ASIC is Australia's corporate, markets and financial services regulator. ASIC contributes to Australia's economic reputation and wellbeing by ensuring that Australia's financial markets are fair and transparent, supported by confident and informed investors and consumers. You can contact ASIC at:

Australian Securities and Investments Commission

PO Box 4000
Gippsland Mail Centre Victoria 3841
www.asic.gov.au

By calling 1300 300 630.

ABOUT US

Our Practice, Foster Raffan Iplan Pty Ltd and our Advisers are Authorised Representatives of Fortnum Private Wealth Ltd.

Our Practice has been established to provide a range of wealth advice and expertise to assist clients with every aspect of their financial situation. Our Practice has a disciplined approach to helping you build and manage your plan for financial independence.

Below are our Practice details and how you can contact us:

Name	Foster Raffan Iplan Pty Ltd	Phone	(02) 8350 5850
ABN	23 643 961 620		
CAR	1289385	Email	robwood@fosterraffaniplan.com.au danielm@fosterraffaniplan.com.au christine@fosterraffaniplan.com.au
Address	PO Box 601 North Sydney NSW 2059 Level 6, 8 West Street, North Sydney NSW 2060	Website	www.fosterraffaniplan.com.au

WHAT WE DO

We can provide advice on the below types of financial products and services. Your adviser may not be qualified in all of the products and services below. Please refer to their individual adviser profile for their qualifications and the advice they can assist you with.

The types of financial product advice our Advisers can provide you:

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Managed Discretionary Account Services*.
- Self-Managed Super Funds (SMSF)*.
- Margin Lending Facilities*.
- Listed Securities*.

The services our Advisers can provide you:

- Investment strategies including gearing and savings plans.
- Budget and cash flow planning.
- Debt management.
- Superannuation advice, including salary sacrifice and consolidation strategies.
- Self-Managed Super Funds (SMSF)*.
- Personal insurance strategies.
- Centrelink / DVA advice.
- Retirement planning advice.
- Estate planning advice.
- Aged Care*.
- Advice on ownership and structures (e.g. discretionary and family trusts).
- Portfolio review services.
- Ongoing advisory services.

*Accredited advisers only. Our Advisers may also engage by referral the use of specialists such as (but not limited to) accountants and solicitors.

Our Tax Services

Foster Raffan Iplan Pty Ltd is registered with the Tax Practitioners' Board as a Tax (Financial) Adviser, as is each Adviser. This means that Daniel Molesworth, Robert Wood and Christine Watson (under supervision) can provide tax advice in regard to the strategies and financial products that they recommend to you.

OUR FEES

Fees will be agreed based on your requirements and the complexity of your financial circumstances. All fees charged will be fully detailed in the Letter of Engagement or Statement of Advice you receive and will be agreed with you prior to you becoming liable for them.

We will discuss and agree on the method of payment with you before we provide you with our services. Generally, we will either invoice you directly, or deduct from your investments, or adopt a combination of these methods for the fees payable. Cash transactions will not be accepted.

Fee for Service

Initial Consultation	The fee for service may be determined by any of the following:
Advice Preparation	<ul style="list-style-type: none">• A maximum hourly rate of \$550.00 per hour (including GST) depending on the complexity of your circumstances;
Ongoing Review Service	<ul style="list-style-type: none">• An agreed fee;• A percentage of funds under advice of up to 1.10% (including GST) depending on the complexity of your circumstances;• A combination of any of the above.

Insurance Commissions

Commissions	Insurance commissions may be paid by product providers to Fortnum, who, in turn, may pay a proportion of this to Foster Raffan Iplan Pty Ltd. If your Adviser receives a proportion of this remuneration, they will inform you of the amount at the time they provide you with advice.
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Payments we receive

All fees for services paid by you and/or commission paid by product and service providers are paid to Fortnum. Fortnum then distributes the fees received to its Principal Practices after our Licensee fees and other expenses are deducted. Foster Raffan Iplan Pty Ltd may share part of this amount with your Adviser.

Your Statement of Advice, Statement of Transaction or Record of Advice will provide further details of amounts paid to Fortnum, Foster Raffan Iplan Pty Ltd, and your Adviser.

Payments our Advisers receive

Daniel Molesworth and Robert Wood are directors/shareholders of Foster Raffan Iplan Pty Ltd and has been appointed as an Authorised Representative of Fortnum.

Daniel Molesworth and Robert Wood may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- Your Adviser may be paid a salary based on experience and capability.
- Your Adviser may be eligible to receive a bonus based on a combination of revenue and

other non-financial measures that relate to compliance, staff training and the quality of service.

- Your Adviser may receive dividends and/or distributions as shareholders of Foster Raffan Iplan Pty Ltd

Christine Watson is an employee of Foster Raffan Iplan Pty Ltd and has been appointed as an Authorised Representative of Fortnum.

Christine Watson may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document:

- Your Adviser may be paid a salary based on experience, capability and responsibilities within Foster Raffan Iplan Pty Ltd.
- Your Adviser may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We will not receive any referral payments for referrals we make.

We will not make any referral payments for referrals we receive.

OTHER IMPORTANT DETAILS

Managed Discretionary Account Service

If your Adviser recommends you establish a Managed Discretionary Account (MDA), at the time of the recommendation they will provide you with a *Fortnum Private Wealth Ltd Managed Discretionary Account Service Financial Services Guide*, which, when an MDA Service is recommended, forms part of our FSG and must be read in conjunction with Part 1 – General Details and Part 2 – Principal Practice Profile. It will

provide information about: the MDA Service; the documentation you should receive; the risks of the service; the fees and costs associated; and other important information.

Our Relationships and Associations

The extensive list of products and services approved by Fortnum includes products and services provided by entities with whom Fortnum director, employee, Foster Raffan Iplan Pty Ltd and/or your Adviser have a relationship or association, either directly or via a related entity.

We believe that your interests should be placed first and that products and services should only be recommended if it is in your best interests.

However, it is important that you know of, and are comfortable with, those relationships and associations and any benefits that arise.

Foster Raffan Iplan Pty Limited has a number of external shareholders and as such may receive/make referrals to/from these stakeholders from time to time.

Daniel Molesworth is a shareholder in Iplan Finance Pty Ltd and IPlan Financial Planning Pty Ltd. Iplan Finance Pty Ltd is a related entity to IPlan Financial Planning Pty Ltd due to joint directorship, and as such may refer you to Iplan Finance Pty Ltd for Finance requirements.

Associations and Directorships

Daniel Molesworth is a shareholder of Iplan Finance Pty Ltd. Daniel Molesworth may be entitled to receive dividends and director fees from this company.

Daniel Molesworth & Robert Wood are shareholders of Neill Aspect Pty Ltd. They may be entitled to receive a dividend from this company.

PROTECTING YOUR PRIVACY

In addition to the Fortnum Privacy Policy, Foster Raffan Iplan Pty Ltd also has its own Privacy Policy. You may obtain a copy of Foster Raffan Iplan's Privacy Policy by telephoning us on (02) 8350 5850.

Further details around how Foster Raffan Iplan Pty Ltd manages privacy are available by calling us on (02) 8350 5850.

Daniel Molesworth

Authorised Representative Number	338021
Phone	(02) 8350 5851
Email	danielm@fosterraffaniplan.com.au
Qualifications	Bachelor of Finance Diploma of Financial Planning (FPA) Diploma in Law Cert IV in Finance & Mortgage Broking Accredited Listed Product Adviser (ALPA) Program Aged Care Margin Lending SMSF
Professional Memberships	Financial Planning of Association of Australia
Professional Designations	Certified Financial Planner™ (CFP®)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Managed Discretionary Account Services
- Self-Managed Super Funds (SMSF)
- Aged Care
- Margin Lending Facilities
- Listed Securities

Experience

Daniel Molesworth is highly respected, qualified and experienced planner who is passionate about helping his clients reach their financial and lifestyle goals.

Daniel established Iplan Financial Planning in 2009 after working as a Senior Financial Planner with CFP since 2001. Daniel and Rob first worked together at CFP in 2003. In 2021 they decided to merge their respective businesses – Iplan Financial Planning and Foster Raffan Financial Services. They believe the new structure provides a superior offering of wealth management tools. From 1 July 2021, Iplan Financial Planning Pty Ltd has transitioned into Foster Raffan Iplan Pty Ltd.

Robert Wood

Authorised Representative Number	340520
Phone	(02) 8350 5845
Email	robwood@fosterraffaniplan.com.au
Qualifications	Bachelor of Commerce (Accounting & Finance) Diploma of Financial Services Advanced Diploma of Financial Services (Financial Planning) Margin Lending and Geared Investments LPAC SMSF
Professional Memberships	Financial Planning of Association of Australia
Professional Designations	Certified Financial Planner™ (CFP®)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Managed Discretionary Account Services
- Self-Managed Super Funds (SMSF)
- Margin Lending Facilities
- Listed Securities

Experience

Rob is a Certified Financial Planner who provides comprehensive advice to help meet your financial needs.

Rob started in the industry in the graduate program at CFP, where he met Daniel. Rob went on to become a financial planner with Commonwealth Bank. From there he worked at Jaques Stanmore Financial Advisors, before joining Foster Raffan in 2011. In 2017 he helped establish Foster Raffan Financial Services.

In 2021, Daniel and Rob decided to merge their respective businesses – Iplan Financial Planning and Foster Raffan Financial Services. They believe the new structure provides a superior offering of wealth management tools. From 1 July 2021, Foster Raffan Financial Services Pty Limited has transitioned into Foster Raffan Iplan Pty Ltd.

Christine Watson

Authorised Representative Number	1297371
Phone	(02) 8350 5847
Email	christine@fosterraffaniplan.com.au
Qualifications	Graduate Diploma of Financial Planning Bachelor of Commerce (Accounting and Finance) Bachelor of Science SMSF
Professional Memberships	Chartered Accountants Australia and New Zealand
Professional Designations	Chartered Accountant (CA)

Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF)
- Listed Securities

Experience

Christine initially joined Foster Raffan as a graduate accountant in 1999 and went on to become a Chartered accountant and manager. In 2018, Christine joined the team at Foster Raffan Financial Services, and began her journey towards becoming an adviser. Christine holds a Graduate Diploma of Financial Planning and is currently a Provisional Financial Adviser. She is completing her work and training requirements under the Professional Year program.

Robert Wood is supervising Christine throughout the Professional Year program. He must ensure appropriate supervision of advice given by the provisional relevant provider. Robert Wood can be contacted at robwood@fosterraffaniplan.com.au or via phone on (02) 8350 5845.

Fortnum Private Wealth Ltd
ABN: 54 139 889 535
AFSL: 357 306

Aurora Place, Level 10, 88 Phillip Street,
Sydney NSW 2000
Phone (02) 9904 2792

