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# Financial Services Guide

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**PRFP Pty Ltd (PRFP)**

ABN 82 629 729 871

Australian Financial Services Licence No. 512730 ('AFSL')

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Website: [www.perrierryan.com.au](http://www.perrierryan.com.au)

This Financial Services Guide ('FSG') provides you with important information about PRFP Pty Ltd (PRFP), and its Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your financial adviser.

This Guide contains important information about:

- the financial services we offer as Authorised Representatives of PRFP;
- PRFP as the holder of an AFSL;
- the financial services that PRFP offers;
- the process we follow to provide financial services;
- how we, our associates, and PRFP are paid;
- any arrangements which may influence our advice to you;
- how we and PRFP protect your privacy; and
- who to contact if you have a complaint or if you are not satisfied with the services provided.

References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either PRFP, the Corporate Authorised Representative, Perrier Ryan Financial Advisors Pty Ltd (PRFA) ABN 81 093 344 588, Corporate Authorised Representative Number 404677 or your 'Authorised Representatives' of PRFA, as the context requires.

**Statement of Non- Independence** – Perrier Ryan and its Authorised Representatives, for the purposes of s923A of the Corporations Act 2001 (Cth), are unable to call ourselves "independent", "unbiased" or "impartial" or a variation of these such as "independently owned" as we receive commission payments when we recommend you purchase Life Insurance products eg income protection.

## ABOUT PRFP

PRFP holds an AFSL issued by the Australian Securities and Investments Commission. It is a proud addition to the Perrier Ryan Group to hold the AFSL to allow PRFA to provide our clients with quality financial advice.

Together with PRFP and PRFA the Perrier Ryan Group includes:

- Perrier Ryan Holdings Pty Ltd (PRH)
- Perrier Ryan (Qld) Pty Ltd (PRPL), ABN 50 657 511 469; and
- Perrier Ryan Financial Services (PRFS), ABN 60 135 319 434;

PRH owns shares in the above entities. Ben Littleton owns shares in PRH and so has ownership and directorships across all entities. PRPL was established by Paul Ryan and Dan Perrier in 2000 as Perrier Ryan Business Advisors. PRFA was established in 2003 when Ben joined the partnership and the PRFS was established in 2009 when Andrew Forsyth joined the group to establish the finance arm..

The group enjoys building long term partnerships with clients and staff to deliver freedom, by investing in the present so that we can secure the future.

As the holder of an AFSL, PRFP is responsible for the financial services we provide to you. PRFP acts on its own behalf when these financial services are provided to you. As an Authorised Representative, we act on behalf of PRFP when providing the financial services we are authorised to provide under PRFP's AFSL.

# SECTION 1

## FINANCIAL SERVICES GUIDE

### WHAT OTHER INFORMATION SHOULD YOU CONSIDER BEFORE DECIDING WHETHER TO PROCEED WITH OUR RECOMMENDATIONS?

If you receive personal financial advice this will be documented in a Statement of Advice (SoA), or in specific circumstances a Record of Advice (RoA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers. When an RoA is used, the document is available to you any time for up to seven years. You may request a copy of this RoA anytime within that seven year period.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

You can communicate with and instruct us in person, by phone, text, or email. Instructions received by us will be verified for authenticity of the sender.

### WHO PROVIDES THE FINANCIAL SERVICES DESCRIBED IN THIS FSG?

The financial services described in this FSG are provided by us as Authorised Representatives of PRFP.

### WHO IS RESPONSIBLE FOR THOSE FINANCIAL SERVICES?

As the holder of an AFSL, PRFP is responsible for the financial services we provide to you. PRFP acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, PRFP, as the holder of an AFSL, does not act on behalf of any other person or licensee. PRFP is only responsible for the services offered in the FSG.

The law requires PRFP to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by PRFP and/or its Authorised Representatives. PRFP has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

### WHAT FINANCIAL SERVICES DO WE OFFER?

We are authorised, on behalf of PRFP to provide the following services and associated financial product advice:

- Financial planning advice;
- Wealth accumulation advice;
- Superannuation advice, including self-managed superannuation funds;
- Redundancy advice;
- Retirement advice;
- Gearing strategies;
- Cash flow advice;
- Social security benefits advice;
- Life and disability insurance advice;
- And estate planning services (financial planning).

### YOUR ADVISERS

Please refer to the document titled Advisor Profile Part 2 appended to this Financial Services Guide. This provides a listing of all advisers within PRFA.

## HOW DO WE ENSURE THAT THE PERSONAL ADVICE WE GIVE YOU SUITS YOUR NEEDS AND OBJECTIVES?

At PRFA we believe it is vital to get to know and understand all aspects of your financial world so that we are in the best position to provide you with the most appropriate recommendations to best suit your needs and goals.

At PRFA we call this your financial pie.



We will ask you about all pieces of the PIE. This will help you understand and flesh out your financial goals. We will then use that information to provide you with a Discussion paper (if appropriate) and then Statement of Advice (SoA) will be provided to set out our recommendations to meet your goals and objectives plus provide you with transparency about the fees, costs and other benefits we may receive as a result of the advice we provide.

We will provide you with a PDS or other disclosure document containing information about each product recommended, to help you make an informed decision about whether to invest in, or acquire that product.

### Keeping on Track.

As time goes on and your circumstances change your financial plan may need to be revised. If you have previously received advice provided in a SOA, any further personal advice may be provided in a Record of advice (RoA).

Ongoing advice and commitment is vital to reach any goal. We will design an ongoing service programme outlined in an "Ongoing Service Agreement". This agreement will also include an explanation of all the associated fees payable for the ongoing advice as well as the services we provide for those fees.

## WHAT PRODUCTS ARE AVAILABLE?

A range of financial products offered by many leading financial product providers are available to our advisers when they provide personal advice. PRFP has an extensive Approved Product List (APL). This means our recommendations are not limited to any one product provider or institution. All products on the APL are supported by research from external and / or internal research experts who are members of our internal investment committee.

Should we consider it in your interests to use a non-Approved Product, we will follow PRFP's wealth review and approval process to ensure its appropriateness to your circumstances.

## OTHER SERVICES

We may provide services other than financial planning services through the Perrier Ryan Group. For example, we may also act as your accountant, general insurance broker or finance broker. While we may provide these other services, you should understand that these other services are not provided on behalf of PRFP's AFSL and PRFP does not train, support or supervise the provision of these other services and has no responsibility in relation to these services.

Examples of the services which PRFP is not responsible for include:

- accounting, and taxation services - We may refer you to PRPL;
- administration and compliance of Self-Managed Superannuation Funds. – We may refer you to PRPL
- Finance / Credit activities - We may refer you to PRFS
- general insurance services;
- legal services;
- real estate and direct property advice; and
- consulting services

You are under no obligation to take up any, or all of these services listed above

## HOW ARE WE PAID FOR OUR SERVICES?

We believe that the advice services we offer are valuable and the remuneration that we receive is a fair reward for our expertise and skills. Fees and commissions are payable (as directed by your Authorised Representative) to PRFA. PRFA will pay PRFP a fee for licencing expenses.

The following information explains how we calculate the remuneration we receive as a result of the advice services we provide you.

**Fees for our advice services:** The fees charged for our advice services are charged as a set dollar amount that is agreed between you and your financial adviser

### Initial Meeting:

Our first meeting with you is at no cost to you. The purpose of this meeting is to understand your needs, see how we can be of benefit to you, establish that we would like to work together and if so, which of our services suits you best. We will obtain specific information about your circumstances as we work through the Perrier Ryan Pie. You should not act on any representations made during this first meeting.

**Statement of Advice (SoA):** Should we agree to work together, our considered personal advice to you will be set out in a statement of advice (SOA). This is your financial plan. Prior to the start of the financial plan the SOA fee will be agreed upon via the presentation of a discussion paper, or by mutual agreement.

### Initial Advice:

The initial advice fee covers the time and expertise that is put into researching and preparing the recommended strategies for your personal plan. Our advice will be comprehensive and seeks to add value.

Our plan fees start at \$2,750 and rarely exceed \$9,900. From time to time we may waive a plan fee or seek to charge more based on the complexity of the plan required. In these circumstances we will agree this with you before any work is undertaken.

### Advice Implementation:

The advice implementation fee covers the administrative time spent implementing the recommended strategies for your personal plan and starts at \$1,650.

**Ongoing Advice:** We find that most clients require a blend of strategic and portfolio advice on an ongoing basis. In general, our ongoing advice seeks to optimise your wealth, adjust for life changes and provides the knowledge and clarity required to stay abreast of legislative, market and industry shifts. It includes regular review meetings and the ongoing review (in reasonable terms) of your personal plan. Ongoing advice fees are typically an agreed fixed rate which is paid monthly and may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year.

Before providing you with ongoing advice, PRFA will prepare an **Ongoing Service Agreement**. This agreement sets out our ongoing advice offer, which includes the advice and services we will provide, as well as the frequency these will be delivered, how much it will cost, your payment method and how the arrangement can be terminated. Our ongoing advice fees are determined based on the services required, complexity of your plan, regularity of contact and the sum (assets under advice) we are advising on. We seek to charge a fixed fee which is agreed annually in advance and reviewed each year. These range between \$4,400 and \$13,200. From time to time we may reduce our advice fee or seek to charge more based on the complexity of your plan. We will discuss this with you and gain your consent, before implementing this fee.

## **Commission**

### **Life Insurance Products:**

Initial and ongoing commissions from insurance providers may be received by PRFA. These commissions are paid to PRFA by the company that issues the product that we recommend to you and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product. The initial commission is paid in the first year by the product issuer to PRFA. PRFA may receive up to 60.00% (excl. GST) of your initial annual policy cost.

Ongoing commissions are payments paid by product issuers to PRFA in the years after the first year. If you initiate an increase to your cover, PRFA may receive initial and ongoing commissions on the increase to your policy cost. The maximum commission that PRFA may receive is set out in the following table:

Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
0 - 60%	0 - 20%

### **Example**

We recommend an insurance product to you and it is applied for and issued. The annual policy cost is \$500. PRFA may receive up to \$300 (60% excl. GST) as an initial commission. Assuming the policy cost stays the same each year, PRFA may receive up to \$100 pa (20% excl. GST) as an ongoing commission.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide to you. Where personal advice is provided to you, you'll also find details in your SoA or RoA of the commission that PRFA is entitled to receive if you decide to purchase a life insurance product.

### **Margin lending Products**

PRFP will not receive any margin lending commission.

## **DOES PRFP CHARGE ANY FEES?**

PRFP will not charge you any additional fees.

## **OTHER PAYMENTS FROM PRODUCT PROVIDERS**

We have no other payments from other product providers.

## **OTHER BENEFITS**

From time to time we may accept alternative forms of remuneration from product providers or other parties, 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 we receive which is valued at between \$100 and \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes.

A copy of the register is available on request.

## **WILL ANY OTHER PARTIES BENEFIT FROM THE FINANCIAL SERVICES OFFERED IN THIS FSG**

When we recommend a PRFA SMA, the investment manager Quilla Consulting Pty Ltd (Quilla) will receive a fee for the investment management of the SMA. These fees will be fully disclosed in the PDS provided. PRFA and PRFP do not receive any fee for the investment of the SMA. Quilla is not a related entity to the Perrier Ryan Group.

### **Preferred partners – BT Panorama, Macquarie and Hub24 platform:**

At this time, the BT Panorama and Macquarie platforms are the above platforms that provides our clients with access to the PRFA SMA portfolios. PRFA and PRFP do not receive any benefit or fee from the recommendation of using any platform.

## **WHAT ARRANGEMENTS MAY INFLUENCE OUR ADVICE TO YOU?**

PRFP's Approved Product List includes the PRFA SMA portfolios as well as a range of financial products from product providers not associated with the PRFP. PRFP does not require its Authorised Representatives to recommend only PRFA SMA Portfolios.

PRFA has engaged with Quilla to construct and manage the PRFA portfolios on BT Panorama and Macquarie Platform accounts for clients of PRFA. The PRFA investment committee consists of members of PRPL, PRFA and Quilla. PRFA has the majority voting rights in the final investment portfolio decisions.

At this time to access the PRFA SMA portfolios we can only access these through the BT Panorama, Macquarie, and HUB24 platforms, however we can recommend other Wrap services to you where it suits your objectives, financial situation and needs.

## **DOES PRFP OR PRFA PAY OR RECEIVE ANY REFERRAL FEES?**

There are no referral fee payment arrangements in place. PRFA does not receive nor pays referral fees.

## SECTION 2

### PRIVACY STATEMENT

#### WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

You have the right to withhold personal information, but this, as well as any inaccurate information you provide, may compromise the effectiveness of the advice you receive.

#### COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information to other members of the Perrier Ryan Group and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above, any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

PRFP is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations, to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

#### OTHER IMPORTANT INFORMATION

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at [www.perrierryan.com.au](http://www.perrierryan.com.au) It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.



## HOW WE USE ARTIFICIAL INTELLIGENCE

Our AFSL has approved the use of artificial intelligence (AI). As part of promoting transparency around the use of AI we feel it is important to tell you how we use AI, for example we may use AI to record and transcribe client meetings. If this happens, we will obtain your consent before we record any meetings using AI. We have taken steps to maintain client confidentiality when using AI and have taken steps to satisfy ourselves that the information is secure. We do not use AI to create or research financial advice, only a qualified financial adviser will provide you with financial advice. As a result of using AI to support note taking, we believe this has created efficiencies and reduces cost in providing financial advice. We have risk-based policies around the use of AI and these policies set out how we should use AI.

## SECTION 3

### ARE YOU SATISFIED?

#### WHAT TO DO IF YOU HAVE ANY CONCERNS ABOUT OUR SERVICES

Both we and PRFP endeavour to provide you with quality financial advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

- 1.) Contact your PRFA adviser about your concern.
- 2.) If your concern is not resolved to your satisfaction, you may contact PRFP by:

**Writing to:**

Advice Complaints Manager  
PRFP Pty Ltd  
PO Box 1420, Coorparoo DC, Qld, 4151

**Email:**

[prfp@perrierryan.com.au](mailto:prfp@perrierryan.com.au)

If your concern is not resolved within 30 days, or if you are not satisfied with the decision, you may contact the Australian Financial Complaints Authority (AFCA) in the following ways:

**Writing to:**

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

**Email:**

[info@afca.org.au](mailto:info@afca.org.au)

**Website:**

[www.afca.org.au](http://www.afca.org.au)

**Phone:**

1800 931 678

ASIC may be contacted on as per below to find out which body may be best to assist you in settling your complaint.

**Writing to:**

ASIC  
GPO Box 4000  
Gippsland Mail Centre VIC 3841

**Website:**

[www.asic.gov.au](http://www.asic.gov.au) – Contact us page.

**Phone:**

1300 300 630



PRFP Pty Ltd ABN 82 629 729 871, Australian Financial Services Licence 512730

## ADVISOR PROFILE PART 2

# YOUR PERRIER RYAN FINANCIAL ADVISORS

Financial Advisor	Ben Littleton
Corporate Authorised Representative (CAR)	Perrier Ryan Financial Advisors Pty Ltd
CAR Number	404677
Authorised Representative Number	245007
Qualifications and Experience	<p>Since 2003 Ben has worked as a Financial Advisor offering advice to individual clients as well as small and large business clients. Prior to PRFP and being a Financial Advisor, Ben worked in various international banks managing clients and staff in international trade and commodities finance.</p> <p>Ben holds the following qualifications:</p> <ul style="list-style-type: none"> <li>• Bachelor of Commerce (Accounting / Finance)</li> <li>• Advanced Diploma of Financial Services (Financial Planning)</li> <li>• Fellow Chartered Financial Practitioner</li> <li>• Fellow Chartered Life Practitioner</li> <li>• Certificate IV in Financial Services (Finance / Mortgage Broking)</li> </ul> <p>Ben is a current member of the Financial Advice Association Australia (FAAA).</p>
Areas authorised to provide advice	<ul style="list-style-type: none"> <li>• Deposit products;</li> <li>• Government debentures, stocks or bonds;</li> <li>• Life investment and life risk products;</li> <li>• Managed investment schemes including investor directed portfolio services;</li> <li>• Standard margin lending facilities;</li> <li>• Retirement savings account products;</li> <li>• Securities (e.g. shares);</li> <li>• Superannuation products;</li> <li>• Self-Managed Superannuation funds; and</li> <li>• Tax (financial) advice.</li> </ul>
Areas not authorised to provide advice (Please ask us if you would like a referral for these services)	<ul style="list-style-type: none"> <li>• Derivatives</li> <li>• Finance broking and other credit activities</li> <li>• Direct property – Individual property recommendations</li> <li>• MDA Services</li> </ul>
Does your Financial Advisor have any associations or relationships?	Ben has an association with PRFA as a director. Fees and commissions are paid to PRFA and a licensee fee is paid to PRFP Pty Ltd. Ben also has shareholdings in the Perrier Ryan Group entities.
How to contact Ben Littleton	<p>Address: Level 1, 30 Lisburn Street, East Brisbane, Qld, 4169</p> <p>Postal: PO Box 1420, Coorparoo DC, Qld, 4151</p> <p>Ph: 07 3391 7566</p> <p>Email: <a href="mailto:benl@perrierryan.com.au">benl@perrierryan.com.au</a></p>
PRFA Admin Team Contact	<p>Ph: 07 3391 7566</p> <p>Email: <a href="mailto:prfa@perrierryan.com.au">prfa@perrierryan.com.au</a></p>

Financial Advisor	Ben Wilson
Corporate Authorised Representative (CAR)	Perrier Ryan Financial Advisors Pty Ltd
CAR Number	404677
Authorised Representative Number	342362
Qualifications and Experience	<p>Ben is a Financial Advisor at Perrier Ryan, having worked in Financial Advice since 2003. He commenced his career as a Paraplanner in a boutique financial advice firm, progressing through various roles to become a Financial Planner. Prior to that he was working as a graduate accountant.</p> <p>Ben holds the following qualifications:</p> <ul style="list-style-type: none"> <li>• Bachelor of Business (Banking and Finance)</li> <li>• Graduate Diploma of Financial Planning</li> <li>• Masters of Applied Finance</li> <li>• Diploma of Finance and Mortgage Broking</li> </ul> <p>Ben is a current member of the Financial Advice Association Australia (FAAA).</p>
Areas authorised to provide advice	<ul style="list-style-type: none"> <li>• Deposit products;</li> <li>• Government debentures, stocks or bonds;</li> <li>• Life investment and life risk products;</li> <li>• Managed investment schemes including investor directed portfolio services;</li> <li>• Standard margin lending facilities;</li> <li>• Retirement savings account products;</li> <li>• Securities (e.g. shares);</li> <li>• Superannuation products;</li> <li>• Self-Managed Superannuation funds; and</li> <li>• Tax (financial) advice.</li> </ul>
Areas not authorised to provide advice (Please ask us if you would like a referral for these services)	<ul style="list-style-type: none"> <li>• Derivatives</li> <li>• Finance broking and other credit activities</li> <li>• Direct property – Individual property recommendations</li> <li>• MDA Services</li> </ul>
Does your Financial Advisor have any associations or relationships?	Ben receives a salary as an employee of PRFA. He could also receive a performance bonus which may be based on key performance targets set by PRFA.
How to contact Ben Wilson	<p>Address: Level 1, 30 Lisburn Street, East Brisbane, Qld, 4169</p> <p>Postal: PO Box 1420, Coorparoo DC, Qld, 4151</p> <p>Ph: 07 3391 7566</p> <p>Email: <a href="mailto:benwilson@perrierryan.com.au">benwilson@perrierryan.com.au</a></p>
PRFA Admin Team Contact	<p>Ph: 07 3391 7566</p> <p>Email: <a href="mailto:prfa@perrierryan.com.au">prfa@perrierryan.com.au</a></p>

Financial Advisor	Clayton Traynor
Corporate Authorised Representative (CAR)	Perrier Ryan Financial Advisors Pty Ltd
CAR Number	404677
Authorised Representative Number	001311139
Qualifications and Experience	<p>Clayton is a Financial Advisor at Perrier Ryan. Clayton passed the ASIC Financial Advisor Exam in March 2024 and has since completed his professional year. Clayton's professional year activities were supervised by Advisor and Director, Ben Littleton.</p> <p>Clayton holds the following qualifications:</p> <ul style="list-style-type: none"> <li>• Bachelor of Commerce (Finance / Financial Planning)</li> <li>• Bachelor of Business (Sport Management)</li> </ul> <p>Clayton is a current member of the Financial Advice Association Australia (FAAA).</p>
Areas authorised to provide advice	<ul style="list-style-type: none"> <li>• Deposit products;</li> <li>• Government debentures, stocks or bonds;</li> <li>• Life investment and life risk products;</li> <li>• Managed investment schemes including investor directed portfolio services;</li> <li>• Standard margin lending facilities;</li> <li>• Retirement savings account products;</li> <li>• Securities (e.g. shares);</li> <li>• Superannuation products;</li> <li>• Self Managed Super Funds; and</li> <li>• Tax (financial) advice.</li> </ul>
Areas not authorised to provide advice (Please ask us if you would like a referral for these services)	<ul style="list-style-type: none"> <li>• Derivatives</li> <li>• Finance broking and other credit activities</li> <li>• Direct property – Individual property recommendations</li> <li>• MDA Services</li> </ul>
Does your Financial Advisor have any associations or relationships?	Clayton receives a salary as an employee of PRFA. He could also receive a performance bonus which may be based on key performance targets set by PRFA.
How to contact Clayton Traynor	<p>Address: Level 1, 30 Lisburn Street, East Brisbane, Qld, 4169</p> <p>Postal: PO Box 1420, Coorparoo DC, Qld, 4151</p> <p>Ph: 07 3391 7566</p> <p>Email: <a href="mailto:claytont@perrierryan.com.au">claytont@perrierryan.com.au</a></p>
PRFA Admin Team Contact	<p>Ph: 07 3391 7566</p> <p>Email: <a href="mailto:prfa@perrierryan.com.au">prfa@perrierryan.com.au</a></p>