Website Disclosure Information

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Melbourne Advisory & Partners Pty Ltd, is an Australian Financial Services Licensee | AFSL: 472170.

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Melbourne Advisory & Partners and its advisors (**we** or **us**) are authorised to provide the financial services outlined in this Website Disclosure Information.

Authorised Representatives:

- Heppingstone Financial Services Pty Ltd | AR # 413974 | ABN 34 153 718 926
- Christopher Heppingstone | AR # 290919
- Jon White | AR # 256594

Not Independent

The Licensee is not "independent", "impartial" or "unbiased" in relation to the personal advice it provides. The Licensee is not permitted to use those or similar terms in accordance with section 923A of the Corporations Act.

We are not independent because:

- We receive commissions from the product provider on risk insurance policies
- We can receive stamping fees from the product issuer on some new listed investments
- An associated company receives investment management fees where you invest in the MAP Asset Management Managed Account service.

Purpose of Website Disclosure Information (WDI)

The purposes of this WDI is to inform you of our services and fees and assist you when deciding whether to use our services.

This WDI includes information about:

- The financial services and products we provide;
- The advice and documents you may receive;
- Your privacy and how we collect your personal information;
- What to do if you have a complaint;
- The significant relationships and associations we have;
- The remuneration and other benefits that may be received by us or other relevant persons in connection to the financial services we provide to you; and
- Fees and charges for our services.

Christopher Heppingstone

Christopher brings over three decades of experience to the financial planning industry, having started his career in the early 1990s working alongside his father, a respected CPA and Senior Financial Planner. From day one, Christopher has valued open, honest communication as the cornerstone of successful financial advice. His approachable, down to earth manner ensures that clients walk away with a clear and confident understanding of how to achieve their goals.

As principal of the firm, Christopher has built a trusted network of accountants, lawyers, stockbrokers, and mortgage specialists; professionals who share his commitment to holistic, client first advice. He has been recognised with industry awards for his strategic insight and continues to earn the respect of peers across the financial services sector.

Christopher is a certified SMSF Specialist Advisor and an active member of the SMSF Association. He holds a Diploma and Advanced Diploma in Financial Planning, an Advanced Diploma in Business Marketing, and a Certificate in Communication. He has also successfully completed the Financial Adviser Exam.

With more than 15 years of experience working with major institutions, Christopher has developed deep expertise in tax effective strategies, retirement planning, and self managed superannuation funds (SMSFs). He works closely with fellow professionals to provide tailored, forward thinking advice, particularly in the areas of SMSFs, aged care planning, gearing, and direct equities.

Christopher's focus is always on delivering high quality, strategic advice that empowers his clients to take control of their financial futures

Jon White

Jon White is a Senior Financial Advisor and has been involved in the Financial Services Industry for over 28 years. He has held state and national management roles with Westpac, Trust Company of Australia and Garrisons (Challenger) to founding and building a national multi-disciplinary (financial planning, accounting, funds management, insurance and finance) business, MWL Financial Group. Jon has been a responsible manager of numerous Australian Financial and Credit Licenses, of both private and public companies and currently chairs the compliance and investment committees of Integrum Capital.

Jon has completed all the relevant studies, including a Diploma of Financial Services, specialist studies in Financial Planning and the Financial Advisor and Ethics exam.

Jon has had extension experience with tax strategies, SMSF's and retirement planning and has worked closely with fellow advisors, stockbrokers, accountants, lawyers and financial analysts.

Our services

We are authorised to provide personal advice in the following areas:

- Superannuation and SMSF
- Retirement Planning
- Portfolio Management
- Managed Investments
- Securities
- Derivatives
- Margin lending facilities
- Personal risk insurance
- MDA services

The Financial Advice Process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you, it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read. The SoA will explain the basis of our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.
For administration platforms, managed funds and personal risk insurance products, we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.
At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.
We may provide further advice to you to keep your plan up to date to allow for changes in your circumstances, changes in law or changes in the economy and products.

If we provide further advice, it will typically be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time, up to 7 years after the advice is provided.

Fees

All fees are payable to Melbourne Advisory & Partners.

Advice Preparation Fee

The Advice Preparation Fee includes meeting with you, the time we take to determine our advice and the product of the SoA. This fee is based on the scope and complexity of advice provided to you. We will seek your agreeance to our fee before providing you with advice. Our Advice Preparation Fee is generally in the range of $3,300 - $7,700.

Advice Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation. We will seek your agreeance to our fee at the time of providing the advice to you. Our Advice Implementation Fee is generally in the range of $3,300 - $7,700.[LN1][CH2][LN3]

Annual Service Fee

Our Annual Service Fee is determined by the service that we provide to you. The fee may be a percentage of your portfolio value or an agreed fixed fee, which is paid monthly. There may also be a charge on each transaction (eg. for share trades) on an hourly basis. These services and fees will be agreed with you each year and documented in an annual engagement. Our Annual Service fee is generally in the range of XXX. [LN4][CH5][LN6]

Insurance Commissions

We may receive a once-off upfront commission of up to 66% including GST when you take out an insurance policy we recommend. We may also receive an ongoing commission payment of up to 33% including GST for as long as you continue to hold the policy.

Stamping Fees

To date, we have received one off Stamping Fees, however in the future we may be entitled to receive a once-off Stamping Fee where you invest in some listed investments (eg. bank issued hybrids and IPO's). These will be paid by the issuer of the investment and will typically be a set percentage of the investment account. Where these fees are to be received, they will be clearly disclosed in your SoA or RoA.

Other Benefits

We may also receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Remuneration

Christopher Heppingstone is the owner of Heppingstone Financial Services and shares in the profits that the practice makes.
Jon White is a salaried employee and does not receive a percentage of fees or commissions.

Referral Fees and Commissions

We do not receive referral fees. In some situations, we pay fees or commission to external parties who have referred you to us. We will disclose the referral arrangements to you when we provide you with an advice document.

MAP Asset Management

As part of providing our services, we may recommend that you invest in the MAP Asset Management Managed Account Service. MAP Asset Management is owned and managed by Christopher Heppingstone. It will receive a share of the fees you pay for the Managed Account Service. These will be disclosed in the SoA where we recommend the service to you.

Conflict of Interest

Jon White may recommend investments in shares that he or his associated parties may hold or may hold in the future. You will be advised where a conflict may exist and how the conflict will be managed.

Are you satisfied?

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with your services, then we encourage you to contact us. Please call us, send an email or put your complaint in writing to our office. There is information on our website about how we deal with complaints.

If you are not satisfied with our response, then you can refer your complaint to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or www.afca.org.au. AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

AFCA
GPO Box 3
Melbourne VIC 3001
1800 931 678

Your Privacy

We are committed to protecting your privacy. We have a Privacy Policy which sets our how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information. Our Privacy Policy is available on request and is also on our website.

Compensation Arrangements

We hold Professional Indemnity Insurance in respect of our financial services which complies with the Corporations Act 2001 (Cth). The Professional Indemnity Insurance covers all aspects of the financial services you are provided.