



Financial Services and Credit Guide

Kingdom Financial

EPFS Holdings Pty Ltd

Trading as Kingdom Financial

ABN 59 610 375 525

ACN 610 375 525

EPFS Holdings Pty Ltd (ABN 59 610 375 525) (ACN 610 375 525) Trading as Kingdom

Financial is an Authorised Representative (Authorised Representative number 1246108) and credit representative (Credit Representative number 492549) of AMP Financial Planning Limited (" the Licensee").

ABN 89 051 208 327

Australian Financial Services Licensee and Australian Credit Licensee

Licence No: 232706

Member of the AMP Group

33 Alfred Street

SYDNEY NSW 2000

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

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

Not Independent

Generally, Kingdom Financial provides 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. Kingdom Financial may receive commissions from life insurance products Kingdom Financial recommends and non-monetary benefits such as training and educational seminars from product providers. For these reasons, Kingdom Financial are not considered independent, impartial, or unbiased.

Kingdom Financial contact details:

Address: 30 Exhibition Road, SOUTHSIDE QLD 4570

Phone: 07 5482 9000

Email: info@kingdom.financial

Website: www.kingdom.financial

Documents you may receive in the financial planning process

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

When Kingdom Financial provides 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, strategies, and any financial products Kingdom Financial may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits Kingdom Financial and others will receive as a result of Kingdom Financial advice.

If Kingdom Financial provides further personal advice, an SOA may not be required. Kingdom Financial will keep a record of any personal advice Kingdom Financial provides you for seven years. You may request a copy of such records by contacting Kingdom Financial during that period.

If Kingdom Financial recommends or arranges a financial product for you, Kingdom Financial 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.

Kingdom Financial advice and services

Kingdom Financial 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

Kingdom Financial 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, Kingdom Financial can arrange financial product transactions for you on your instruction without providing personal advice.

Instructing Kingdom Financial

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

Providing information to Kingdom Financial

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

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

Privacy Collection Statement

Kingdom Financial is committed to protecting your privacy and outlines below how Kingdom Financial maintains the privacy of the information we collect about you.

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

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

Kingdom Financial keeps your personal information confidential and only uses it in accordance with the AMP Group (the Group) Privacy Policy. Some of the ways Kingdom Financial may use this information are set out below:

- The Licensee and Kingdom Financial may use this information to provide financial and/or credit advice and services to you;
- Kingdom Financial 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 the Group;
- Your information may be disclosed to external service suppliers, both here and overseas, who supply administrative, financial or other services to assist Kingdom Financial and the Group in providing financial and/or credit advice and services to you. A list of countries where these service providers are located can be found in the Group 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.

EPFS Holdings Pty Ltd (ABN 59 610 375 525) (ACN 610 375 525), trading as Kingdom Financial, is an Authorised Representative (Authorised Representative number 1246108) and credit representative (Credit Representative number

492549) of AMP Financial Planning Limited ("the Licensee")

Kingdom Financial 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 the Licensee or Kingdom Financial hold about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Group Privacy Policy, visit <http://www.amp.com.au/privacy>, or you can contact Kingdom Financial.

Confidence in the quality of Kingdom Financial advice

If at any time you are not satisfied with Kingdom Financial 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 advicecomplaints@amp.com.au
 - Online at www.amp.com.au
 - In writing to:

Attention: Advice Complaints Department

AMP Financial Planning Pty Limited
Level 25, 50 Bridge 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 Kingdom Financial receiving it.

Kingdom Financial notes that in some circumstances, it may not be possible for Kingdom Financial to completely resolve a complaint within this timeframe. If you do not agree with Kingdom Financials' decision in respect of your complaint or are otherwise unsatisfied with Kingdom Financials' 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

Kingdom Financial maintain professional indemnity insurance to cover Kingdom Financial 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 the 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.

General Insurance Referral Service:

Provider	Services	Payment arrangement
Allianz Australia Insurance Limited	<p>We may refer you to Allianz, who will assist you with your general insurance needs including:</p> <ul style="list-style-type: none"> Home & contents insurance Car insurance Landlord's insurance Caravan & trailer insurance <p>Please be aware that we're unable to offer advice on general insurance products, and this is not a recommendation to purchase insurance with Allianz.</p>	<p>If we refer you to Allianz for general insurance, the Licensee will receive:</p> <p>14% of the premiums paid for home & contents or landlords insurance.</p> <p>5% of the premiums paid for Car or Caravan & trailer insurance.</p> <p>The Licensee will pass 80% to us.</p> <p>Example: If the total referral fee is \$500, the Licensee will retain \$100 and we will receive \$400.</p>

AIA Private Health Insurance Referral Service:

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

About the Licensee

AMP Financial Planning Pty Limited; ABN 89 051 208 327
 Australian Financial Services Licensee and Australian Credit Licensee; Licence No: 232706

The registered office is at 50 Bridge Street, Sydney NSW 2000, Australia.

The Licensee has:

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

About the AMP Group

The Licensee is a member of the AMP group of companies. Kingdom Financial 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, namely:

- National Mutual Funds Management Limited
- AMP Capital Investors Limited
- NMMT Limited
- SuperIQ Pty Limited
- N.M. Superannuation Pty Limited
- ipac Asset Management Limited
- AMP Bank Limited
- SMSF Administration Solutions Pty Limited

If Kingdom Financial recommends a product issued by the AMP Group or a third-party product issuer, they will benefit from Kingdom Financial 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 Kingdom Financials' 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, Kingdom Financial recommend products on the APSL. However, if appropriate for your needs, Kingdom Financial may, subject to the Licensee's approval, recommend other products.

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

Kingdom Financial fees

Kingdom Financial will discuss and agree on 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 Kingdom Financial advice and services may be based on a combination of a set dollar amount or a percentage-based fee. Kingdom Financial agreed advice and service fees may include charges for one-off or regular fees. Kingdom Financial may also receive initial or ongoing commissions from certain product providers.

Licensee fees

All permissible fees and commissions will be paid directly to the Licensee. It will then pass on the amounts due to Kingdom Financial through its payment system. The Licensee charges Kingdom Financial a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including Kingdom Financial 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 Kingdom Financial advice and services to you. Kingdom Financial will agree on all additional costs with you prior to incurring them.

The following table outlines the range of fees Kingdom Financial charges and should be used as a guide only. Kingdom Financial will discuss your individual needs and agree on Kingdom Financial 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	
Personal financial advice	Starting from \$3,300 inc GST
General advice or factual information meeting	Starting from \$385 inc GST
Ongoing service fee	
	Starting from \$275 inc GST per month
Annual advice and service fees	Starting from \$275 inc GST per month
Commissions	
Insurance:	
Initial commissions: Up to 66% of the first year's premium for new policies implemented from 1 January 2020 .	
Kingdom Financial may receive commissions on increases or additions to existing policies of up to <u>66%</u> .	
Ongoing commissions:	
Up to <u>22%</u> of the insurance premium each following year. For example, on insurance policies implemented from 1 January 2020 , if your insurance premium was <u>\$1,000</u> , Kingdom Financial would receive an initial commission of up to <u>\$660</u> . Kingdom Financial would receive an ongoing commission of up to <u>\$220 pa</u> .	

Other benefits Kingdom Financial may receive

In addition to the payments explained above, Kingdom Financial may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help Kingdom Financial grow its business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events or other recognition Kingdom Financial are eligible for. Kingdom Financial may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. Kingdom Financial 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, AMP Services Limited (ASL) may facilitate access to the Licensee and Kingdom Financial 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.

Placement fees

From time to time, the Licensee may receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker,

varies from offer to offer and by the level of participation by the Licensee. Kingdom Financial may share in this fee based on the level of participation by Kingdom Financial clients.

Financial and Credit Adviser Profiles

About Ben Ellingsen

Ben Ellingsen is an Authorised Representative (1246107) and Credit Representative (490446) of the Licensee.

Contact details

Address	30 Exhibition Road SOUTHSIDE QLD 4570
Phone	07 5482 9000
Email	ben.e@kingdom.financial

Advice and services I can provide

I am authorised to provide the services listed in the 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 am I paid?

I receive the following from Kingdom Financial:

- salary
- dividends
- bonus
- equity in the practice

Based on the above, the following contains my remuneration details:

- I am a Director of EPFS Holdings Pty Ltd and receive a salary. I may also receive director's fees, dividends and bonuses from EPFS Holdings Pty Ltd based on overall business profit.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Ellingsen Partners Pty Ltd. AMP Financial Planning is not involved in these activities and is not responsible for any services, advice or products provided by this business

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you

Adviser Profiles

About Lachlan Otto

Lachlan Otto is an Authorised Representative (1003899) and Credit Representative (537208) of the Licensee.

Contact details

Address	30 Exhibition Road SOUTHSIDE QLD 4570
Phone	07 5482 9000
Email	lachlan.o@kingdom.financial

Advice and services I can provide

I am authorised to provide the services listed in the advice and services section of this Guide.

How am I paid?

I receive the following from Kingdom Financial practice:

- salary
- bonus where pre-determined criteria are met

My other business activities and relationships

Based on the above, the following contains my remuneration details:

I am an employee of EPFS Holdings Pty Ltd and receive a salary. I may also receive a bonus from EPFS Holdings Pty Ltd Trading as Kingdom Financial upon reaching specific targets.

Adviser Profiles

About Chad Monroe

Chad Monroe is an Authorised Representative (AR number 249535) and Credit Representative (CR371330) of the Licensee.

Contact details

Address	30 Exhibition Road SOUTHSIDE QLD 4570
Phone	07 5447 7740 or 07 5482 9000
Email	chad@provisionwealth.com.au

Advice and services I can provide

I am authorised to provide the services listed in the 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 Kingdom Financial practice:

- salary
- bonus where pre-determined criteria are met

My other business activities and relationships

Based on the above, the following contains my remuneration details:

I am an employee of EPFS Holdings Pty Ltd and receive a salary. I may also receive a bonus from EPFS Holdings Pty Ltd Trading as Kingdom Financial upon reaching specific targets.