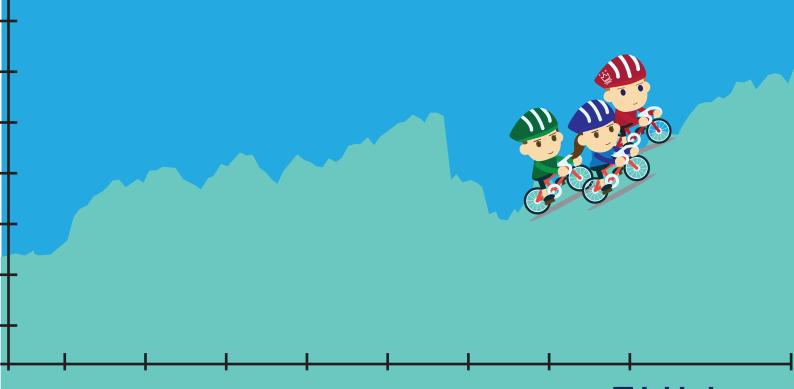
Full Financial Advice Financial Services Guide

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King of the Mountain Financial Advice Pty Ltd AFSL No. 524853

Licensee: King of the Mountain Financial Advice Pty Ltd

Authorised Representatives: Full Financial Advice Pty Ltd

Adviser: Daniel Corbett

AFSL 524853 ABN 72 642 974 061

ASIC No. 1234041 ABN 92 606 914 112

ASIC No. 100293

The Authorised Representatives act on behalf of King Of The Mountain Financial Advce, who is responsible for the services that they provide.

The Purpose of this Financial Services Guide

This Financial Services Guide (FSG) will help you decide whether to use the services that we offer. It contains information about the services we offer and their cost, which includes:

- Any conflicts of interest which may impact the services.
- How we are remunerated.
- How we deal with complaints if you are not satisfied with our services.

Our services

We are authorised to provide advice and dealing services in the following areas:

- Portfolio management
- Retirement planning
- Superannuation and SMSF
- Managed investments
- Securities (direct shares)
- Deposit products
- Personal risk insurance
- Margin lending

Fees and Commissions

Initial Advice or Implementation Fees

The advice preparation fee includes meeting with you, the time we take to determine our advice and the production of the Statement of Advice (SoA). It is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. It may be used instead of an initial advice fee.

We will agree the fee with you before providing you with advice.

Annual Fees

Our annual fees depend on the services that we provide to you. The fee may be based on a percentage (%) of your portfolio value or may be a flatfee and it is paid monthly.

Each year, we will seek your engagement on the services to be provided and the fee.

One-off Fees

On occasion there may be a need to charge you a one-off advice fee or implementation fee that is over and above any annual fees you may be paying. It is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

Insurance Commissions

We may receive a one-off upfront commission when you take out an insurance policy we recommend. We may also receive a monthly commission payment for as long as you continue to hold the policy. The commission may vary depending on the recommended product and will be documented in the SoA or Record of Advice (RoA).

Not Independent

As we may be paid a commission by insurance providers for clients commencing or holding risk insurance, advice on risk insurance is therefore not independent, impartial or unbiased.

In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

Recommendations are always made in accordance with the FASEA Code of Ethics and the best interest of our clients.

Other Benefits

We may 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.

Adviser Remuneration

Daniel Corbett is the owner of the practice and is remunerated through the profits that the practice makes.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, email us or put your complaint in writing to our office.

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.

King of the Mountain Financial Advice is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

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 an SoA which you can take away and read.

The SoA will explain the basis for 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.

We will provide you with a Product Disclosure Statement for any products we recommend other than securities. 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 for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will 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.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out 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 on our website.

THE ADVICE PROCESS

