



Financial services guide

A guide to the financial services we provide and how we will work with you to achieve your goals



Financial Services Guide:	Version 7.5
Issue date	October 2020
Purpose of this FSG	<p>Before we provide you with financial advice, you should read this Financial Services Guide (FSG). It contains the following important information to help you decide whether to use our services:</p> <ul style="list-style-type: none">• about us• the financial products and services your adviser can provide to you• how we, your financial adviser and other related parties are paid• what associations or relationships we have with others that could influence the advice provided to you• how we collect and use your personal information• details of who to contact should you have a complaint
About us	<p>Insight Investment Services Pty Ltd ('Insight, us or we') is an organisation of choice for highly successful groups of financial advisers and for those who aspire to be. Insight holds an Australian Financial Service (AFS) Licence for providing personal advice. Insight operates nationally through a network of advisers located around the country and offers a range of financial services that are listed within this document.</p> <p>Insight is a member of the Association of Financial Advisers (AFA) and as such, Insight and their network of advisers abide by the AFA's Code of Ethics. Insight advisers may also be members of other associations, e.g. Financial Planning Association (FPA) or Self-Managed Superannuation Fund Association (SMSFA) and abide by their respective codes of conduct and/or ethics.</p> <p>This Financial Services Guide ('Guide') is used by Insight to inform retail clients of the financial products and services provided by our network of advisers. It is designed to assist you in deciding whether to use these services and to ensure that Insight complies with our obligations under our Australian Financial Services (AFSL) and Corporations Act (Cth) 2001.</p> <p>If you decide to utilise any of the services provided by our network of advisers, you will receive this Guide and your adviser's profile. Your adviser's profile must be read in conjunction with this Guide and will outline specific information about your adviser prior to you receiving advice.</p> <p>Contact Details</p> <p>ABN 22 122 230 835 AFSL No: 309996 Address: Level 6, 200 Creek Street, Brisbane QLD 4000 Phone: +61 7 3018 0400 Fax: +61 7 3018 0399 Email: info@insightinvestments.com.au Web: www.insightinvestments.com.au</p> <p>Insight has approved the distribution of this Guide. Please retain this document for your reference and any future dealings with Insight Investments Services Pty Ltd.</p>

About our advisers

Advisers are authorised by Insight to provide financial product advice in relation to, and deal in, certain financial products and services. Insight will be responsible for any financial services that your adviser is authorised to provide to you.

Your adviser's profile contains important information about your adviser including details of their education and qualifications, what advice they can provide, what relationships and associations they maintain as well as details of the advice fees you may pay and how they get paid for providing you with advice.

Why you should choose us

We aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

We undertake continuous professional development and training programs so that we are up to date with legislative changes to superannuation, investment, social security and tax environments.

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available as a result of these changes.

Our advisers will help you determine your goals and weigh up different investment strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas to achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

We can provide advice on:	We can arrange the following products and services:
<ul style="list-style-type: none"> • guidance on budgeting and goal setting savings and wealth creation strategies • investment planning • gearing strategies • superannuation planning • pre-retirement planning • retirement planning • personal insurance planning • business insurance planning • estate planning considerations • aged care and Centrelink planning • salary packaging advice 	<ul style="list-style-type: none"> • deposit and payment products (e.g. term deposits and cash management accounts) • financial planning • life risk insurance products (life, disability, trauma, income protection and business) • debentures, stocks or bonds • securities • managed investments • direct equities • managed discretionary account services • superannuation and retirement savings accounts • retirement incomes streams, including pensions and annuities • employer superannuation • self-managed superannuation funds (including limited recourse borrowing arrangements)

	<p>Your adviser may only be authorised to provide advice to you in some but not all of the above products and services. Please refer to your adviser's profile for a list of strategies and products they can recommend.</p>
<p>How you can give us instructions about your financial products</p>	<p>To develop a successful financial strategy, including recommending suitable products and services to meet your needs, we need to consider your personal circumstances and financial needs, goals and objectives. We will ask you for information about your personal circumstances when we meet with you.</p> <p>You have the right not to provide us with personal information. However, without this information, or if it is inaccurate, the advice you receive may not be appropriate for your personal circumstances. If the information is incomplete and/or inaccurate, your adviser may provide you with a warning that the advice may not wholly represent your needs, objectives or financial situation.</p> <p>It is also important that you keep us up to date by informing us of any changes in your circumstances so we are able to determine if our advice continues to be appropriate to your circumstances.</p>
<p>Documents you may receive</p>	<p>Our initial advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The SOA contains a summary of your goals and the strategies and financial products we will recommend to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided. We will maintain a Record of Advice (ROA) for any further advice and/or reviews we provide to you.</p> <p>You have the right to request a copy of these documents up to seven years after the advice was provided by contacting your adviser.</p> <p>If we recommend or arrange a financial product for you, we will make available a product disclosure statement (PDS) or investor directed portfolio service (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 professionally manage your investment or insurance. You should read any warnings contained in your SOA, the PDS or IDPS guide carefully before making any decision relating to our advice.</p> <p>If you hold an ongoing fee arrangement with us for a period of more than twelve months, we will provide you with a Fee Disclosure Statement (FDS) and/or an Opt In Renewal Notice. The FDS outlines the amount of fees you paid in the previous twelve-month period, what services were offered and what services were provided to you. The Opt In Renewal Notice allows you to renew the ongoing fee arrangement on an annual basis and is for new clients from 1 July 2013.</p>
<p>Your privacy and access to your information</p>	<p>As part of the financial planning process, we need to collect information about you and maintain a record of your personal information. We are also required under the Anti-Money Laundering and Counter-Terrorism Financing (AML-CTF) Act 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.</p> <p>We maintain a record of your personal information. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive. If your personal information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.</p>

Your adviser and Insight will take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. As part of our continuing commitment to client service and maintenance of our client confidentiality, we are bound by the Australian Privacy Principles (APPs) established under the Privacy Amendment (Enhancing Privacy Protection) Act 2012. We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and Insight may have access to this information when providing financial advice or services to you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or Accountant;
- Your adviser may, in the future, disclose information to other financial advisers, mortgage brokers, accountants and those who are authorised by Insight to review customers' needs and circumstances from time to time, including other companies within Insight;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and Insight in providing financial advice and services to you. A list of countries where these service providers are located can be accessed via the Insight 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 (subject to your ability to opt-out as set out in the Insight Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Our Privacy Policy contains information about how to make a complaint about a breach of the Australian Privacy Principles. For a copy of Insight's Privacy Policy email: info@insightinvestments.com.au.

You can request access to the information your adviser or Insight holds about you at any time to correct or update it as set out in our Privacy Policy. If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen working days for the information to be provided. We may charge a fee to cover the cost of verifying the application and locating, retrieving and/or copying any material requested. If the information sought is extensive, we will advise you of the likely cost in advance and can help you to refine your request if required.

Insight Investment Services Pty Ltd may provide correspondence and important disclosures electronically. We will use the email address provided by you for electronic delivery and notifications including availability of items via a link on our website. You may contact us at any time to request correspondence by another method such as by post.

You can request access to the information your adviser or Insight holds about you at any time to correct or update it as set out in our Privacy Policy. If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen working days for the information to be provided. We may charge a fee to cover the cost of verifying the application and locating, retrieving and/or copying any material requested. If the information sought is extensive, we will advise you of the likely cost in advance and can help you to refine your request if required.

Another adviser may be appointed to you if your adviser leaves Insight or is unable to attend to your needs due to an extended absence from the business. In these circumstances, Insight will write to you advising you of the change. Your personal information will be passed on to the new adviser. If you choose to appoint a new adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new adviser.

Advice fees

The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you or paid via your product (if possible).
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Our advice fees may include charges for the following advice services:

Initial advice - The initial advice fee covers the cost of researching and preparing your financial plan and is based on a set dollar amount.

Before providing you with initial advice we will prepare an Initial Advice Agreement. The Initial Advice Agreement sets out what our initial advice will cover and how much it will cost you. In addition, the initial advice fee will be disclosed in your SOA.

Advice implementation – The advice implementation fee covers the administrative time spent implementing the recommended strategies and products and is based on a set dollar amount. The advice implementation fee will be disclosed in your Initial Advice Agreement or in your SOA.

Ongoing advice – The ongoing advice fee covers the cost to review the strategies and the products recommended in your SOA. An ongoing review helps you take advantage of opportunities as they become available.

The ongoing advice fee is calculated as either a set dollar amount or a percentage of your investments. Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

Before providing you with ongoing advice your adviser will prepare an Ongoing Advice Agreement. This agreement sets out our ongoing advice offer, which includes the advice and services we will provide, as well as frequency these will be delivered, how much it will cost, your payment method and how the service can be terminated. In addition, the ongoing advice fee will be disclosed in your SOA.

Additional advice – For all other advice, an additional advice fee may be charged based on a set dollar amount or hourly rate. Any additional advice fee will be disclosed in your SOA.

Insurance Commissions - Please note that for services in relation to insurance products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions, loan balance or insurance premiums; and
- Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Your advice fees will be calculated at the time we provide you with personal advice. Your SOA will outline the advice fees and any commission inclusive of GST.

You have a right to request for further information in relation to the remuneration the range of amounts or rates of remuneration and soft dollar benefits received by the licensee and / or representative.

Payment Method & Frequency

We offer you the following payment terms:

- BPay, direct debit (credit card or savings), cheque
- Deduction from your investment
- Initial and/or ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments.
- Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in our Ongoing Advice Agreement.

Insight may retain up to 22% (inclusive of professional indemnity insurance) of the gross revenue received for the recommended financial services and/or products. Insight will pay advisers the remaining gross revenue received (unless otherwise stated). Please refer to your adviser's profile and SOA for detailed information on the types of fees charged.

Relationships and associations

It is important for you to understand the relationships that exist between us and other service providers, as they may be considered to influence our recommendations to you.

The Highfield Group Pty Ltd (Highfield) is the entity which owns Insight. Highfield's shareholders include the some of the directors of Insight.

Sterling Managed Investments Pty Ltd ("Sterling") is an entity owned by Highfield. Sterling holds an Australian Financial Services (AFS) License (No.340744). The shareholders of Highfield share in dividends that Sterling generates. The share price of Highfield may be affected favourably by the sale of products issued by Sterling.

Other benefits we may receive

We may be offered or receive non-commission benefits such as education or sponsorship from some product providers at no extra cost to you. Both our advisers and Insight maintain a register to document benefits received. A copy of this register will be made available within seven days of a request.

- **Non-monetary:** From time to time, product issuers have access to our advisers to provide training on their products. Any payments made by fund managers for educational purposes at conferences, professional development or training days are shown in a non-monetary benefits register, which is available for inspection on request.

Our advisers and Insight keep a non-monetary benefit register of indirect benefits received from product issuers that are less than \$300. Indirect benefits include such things as lunches, tickets to sporting or cultural events, corporate promotional merchandise and so on. You can see a copy of this register by asking us.

- **Payments to and from other professionals:** In some cases, your business may have been referred to us by third parties such as real estate agents, accountants, mortgage brokers etc. Any arrangement in place will be subject to the FASEA Code of Ethics.

Where this is the case:

- We may pay a referral fee when clients are referred to us from other professionals. This will be disclosed in your adviser's profile and SOA if applicable.
- We may receive a referral fee from other professionals when we refer you to their services. This will be disclosed in your adviser's profile and SOA if applicable.

Alternatively, you can ask us about the fees and we will tell you how much was paid and how it was calculated.

What should you do if you have a complaint?

If you have a complaint about the advice or services we provided to you, you should take the following steps:

- Contact your adviser and tell them about your complaint;
- If your complaint is not satisfactorily resolved within three working days by your adviser, you can telephone Insight on +61 7 3018 0400, email us at info@insightinvestments.com.au or put your complaint in writing to:

Complaints Officer

Insight Investment Services
GPO Box 942,
Brisbane QLD 4001

Insight places great importance on resolving complaints quickly and amicably. For all complaints, we will follow the following steps:

- We will acknowledge your complaint and try to resolve your complaint as quickly as possible.
- We will conduct a thorough investigation of your situation and the issues that you raise;
- We will provide you with a formal written response usually within a 45-day period. If circumstances do not allow us to respond within this timeframe, we will write to you explaining the reasons for the delay and specify a date when we will provide you with this response.

If your complaint has not been resolved satisfactory, you have the right to complain to one of the following External Dispute Resolution Schemes listed in the following table:

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	<p>Australian Financial Complaints Authority (AFCA)</p> <p>Phone: 1800 931 678 (free call) Email: info@afca.org.au Website: www.afca.org.au</p> <p>In writing to: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001</p>
Personal information held	The Privacy Commissioner on 1300 363 992

The Australian Securities & Investments Commission (ASIC) may also be contacted on 1300 300 630 to find out which body may best assist you in settling your complaint.

Professional indemnity insurance

Insight is covered by professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements.

The insurance covers claims arising from the advice, actions and recommendations of current or former employees or representatives of ours, even where subsequent to these actions they have ceased to be employed by or act for us.

You do not have a direct right to claim under this insurance, which is taken out to ensure sufficient resources will be available to meet claims against us.



Contact us

Contact us for more information
or to discuss how you can benefit
from Insight's support.

www.insightinvestmentservices.com.au

WESTERN AUSTRALIA AND SOUTH AUSTRALIA

Contact Manoj Pillai

EMAIL:
mpillai@futuro.com.au

PHONE:
0411 131 583

NEW SOUTH WALES AND VICTORIA

Contact Paul Kelly

EMAIL:
pkelly@futuro.com.au

PHONE:
0414 384 612

QUEENSLAND

Contact Dennis Bashford

EMAIL:
dbashford@futuro.com.au

PHONE:
0408 749 249

BUSINESS PROFILE

ADVISER PROFILE VERSION:

VERSION 1.1

This document contains a Business and an Adviser profile. The business profile provides information about the business your adviser works for. The adviser profile provides information about your adviser - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your adviser can provide advice on.

These profiles are part of the Financial Services Guide (FSG) and are only complete when they are provided together.

DATE ISSUED:

20 October 2020

ABOUT OUR LICENSEE



ABN	22 122 230 835	AFSL/ACL NUMBER	309996
ADDRESS	Level 6, 200 Creek Street Brisbane Queensland 4000		
POSTAL	GPO Box 942, Brisbane QLD 4001		
PHONE	07 3018 0400		
FAX	07 3018 0399		
EMAIL	info@insightinvestments.com.au		
WEB	www.insightinvestments.com.au		

Insight is responsible for the services provided by any of its authorised or credit representatives.

OUR CONTACT DETAILS



LONGEVITY Retirement Planning

Longevity Retirement Planning Pty Lrd CAN 628 835 335 I a Corporate Authorised Representative No. 1273951 of Insight Investment Services Pty Ltd.

TRADING NAME	Longevity Retirement Planning
BUSINESS ADDRESS	Suite 7/15-17 Terminus Street CASTLE HILL NSW 2154
POSTAL ADDRESS	PO BOX 1495 CASTLE HILL NSW 1765
TELEPHONE	(02) 9615 6262
WEB	www.longevityrp.com.au

ABOUT OUR TEAM

Together we have over 50 years of combined experience in the financial services industry providing face to face financial planning advice. During this time, we have helped thousands of people to achieve their financial goals, before, during and after retirement, and have built a foundation of trust and excellence in our professional careers. We are growing quickly thanks to our loyal client base which provides us with a strong foundation, but also due to our reputation for looking out for our clients' best interest first and always. Our best compliment is when our clients refer us to their friends and family.

ADVICE FEES



The fees charged for our advice and services may be based on a set dollar amount or percentage-based fee that is agreed between you.

These fees may be invoiced directly to you or paid via your product (if possible).

Our advice fees (inclusive of GST) may include charges for the following advice services:

INITIAL CONSULTATION	NIL
ADVICE HOURLY RATE	Not applicable
INITIAL/ONE-OFF ADVICE	\$1,600 - \$5,940 per annum
ADVICE IMPLEMENTATION	Not applicable
ONGOING ADVICE	\$1,600 - \$5,940 per annum
ADDITIONAL ADVICE	Up to \$5,940, based on the situation

In rare cases of highly complex and time intensive advice needs, fees are negotiable up to a cap of \$9,900 pa incl GST. Fees may increase on July 1 each year in line with the Consumer Price Index (CPI).

COMMISSIONS

Commissions may be payable by product issuers for services in relation to insurance, banking deposit products and older investment products and annuity products.

For insurance, the commission is factored into the annual premium and may range as follows:

- From 0% to 90% of the initial premium
- From 0% to 40% per annum of the renewal premium

For other products, this may range as follows:

- From 0% to 1.0% per annum for the value of your investment balance

Generally, the payment we receive will be based on the service provided. Details of other payments we receive are contained in the Product Disclosure Statements (PDS) for most financial product issuers, which are available from your adviser.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

HOW WE ARE PAID

Insight collects our fees (incl. GST) and provides licensee services to support our business; under this arrangement we pay an ongoing flat fee for these services. This includes investment and strategy research, continuing education, compliance consulting and business coaching, allowing us to provide you with the highest quality service and advice. The remainder of our fees are paid to Longevity Retirement Planning Pty Ltd from which your financial planner receives a salary.

OTHER BENEFITS I RECEIVE

PAYMENTS FROM OTHER PROFESSIONALS

We have no referral arrangements in place.

RELATIONSHIPS AND ASSOCIATIONS

None.

ADVISER PROFILE

ABOUT ME

Christopher Jones

I have been appointed as an Authorised Representative No: 1005883 of Insight Investment Services Pty Ltd.



PROFESSIONAL QUALIFICATIONS & MEMBERSHIPS

Education and Qualifications: CERTIFIED FINANCIAL PLANNER® Professional; Master of Commerce (Financial Planning) - University of Western Sydney; Diploma of Financial Planning - Deakin University; Bachelor of Economics (Social Sciences) Hons - University of Sydney; Tax (financial) adviser 25557471

Associations and Memberships: Financial Planning Association of Australia (FPA); Tax Practitioners Board

Other: Justice of the Peace

CONTACT DETAILS

Ph: (02) 9615 6262

Email: chris@longevityrp.com.au

WHY YOU SHOULD CHOOSE ME

I aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

I undertake continuous professional development and training programs so that I am up to date with legislative changes to superannuation, investments, social security and tax environments. I have access to technical, risk and investment research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes.

ADVICE I CAN PROVIDE

I can provide you with strategic advice as well as arrange the types of financial products listed below.

I can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

I am authorised to provide advice on the products listed below:

STRATEGIES

- guidance on budgeting and goal setting
- savings and wealth creation strategies
- investment planning
- superannuation planning
- pre-retirement planning
- retirement planning
- personal insurance planning
- business insurance planning
- estate planning considerations
- Centrelink planning
- salary packaging advice

FINANCIAL SERVICES PRODUCTS

- deposit and payment products
- financial planning
- life risk insurance products
- securities
- managed investments
- tax effective investments
- superannuation and retirement savings accounts

HOW I AM PAID

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.

As an employee of Longevity Retirement Planning, I receive a salary package which can include bonuses based on my performance and contribution to the business.

ADVISER PROFILE

ABOUT ME

Sebastian Vranken

I have been appointed as an Authorised Representative No: 283837 of Insight Investment Services Pty Ltd.



PROFESSIONAL QUALIFICATIONS & MEMBERSHIPS

Education and Qualifications: CERTIFIED FINANCIAL PLANNER® Professional; Tax (Financial) Adviser No. 25591858, Graduate Diploma in Financial Planning (Securities Institute), Bachelor of Commerce – University of Western Sydney

Associations and Memberships: Financial Planning Association of Australia (FPA); Tax Practitioners Board; Accredited Aged Care Professional™

Other: Justice of the Peace

CONTACT DETAILS

Ph: (02) 9615 6262

Email: sebastian@longevityrp.com.au

WHY YOU SHOULD CHOOSE ME

I aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

I undertake continuous professional development and training programs so that I am up to date with legislative changes to superannuation, investments, social security and tax environments. I have access to technical, risk and investment research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes.

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- guidance on budgeting and goal setting
- savings and wealth creation strategies
- investment planning
- superannuation planning
- pre-retirement planning
- retirement planning
- personal insurance planning
- business insurance planning
- estate planning considerations
- aged care and Centrelink planning
- salary packaging advice

FINANCIAL SERVICES PRODUCTS

- deposit and payment products
- financial planning
- life risk insurance products
- securities
- managed investments
- tax effective investments
- superannuation and retirement savings accounts
- self-managed super funds

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As an employee of Longevity Retirement Planning, I receive a salary package which can include bonuses based on my performance and contribution to the business.

ADVISER PROFILE

ABOUT ME

Jenny Bai

I have been appointed as an Authorised Representative No: 279425 of Insight Investment Services Pty Ltd.



PROFESSIONAL QUALIFICATIONS & MEMBERSHIPS

Education and Qualifications: CERTIFIED FINANCIAL PLANNER® Professional; Graduate Diploma of Financial Planning - Securities Institute; Bachelor of Mathematics and Finance - University of Technology; Tax (financial) adviser 25717818

Associations and Memberships: Financial Planning Association of Australia (FPA); Tax Practitioners Board

CONTACT DETAILS

Ph: (02) 9615 6262

Email: jenny@longevityrp.com.au

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