

Financial Services Guide – Part 2

Adviser Profile – James Wrigley

First Financial Pty Ltd (First Financial)

ABN 15 167 177 817

Australian Financial Services Licence (AFSL) Number 481098

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About this Guide

The Financial Services Guide (FSG) provides you with important information about First Financial Pty Ltd ('First Financial' or 'Licensee') and its Representatives, who will provide you with the financial services described in this FSG. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this FSG.

References in this FSG to 'me', 'I', 'us', 'we' and/or 'our' should be read as either First Financial or Representatives of First Financial, as the context requires.

This FSG consists of two parts:

Part 1 is a Financial Services Guide. It contains information about First Financial and the financial services offered under the First Financial AFSL, fees and benefits received by First Financial, and privacy and complaints handling processes.

Part 2 is an Adviser Profile and contains important information about:

- me as your adviser and as a Representative of First Financial;
- the financial services that I provide;
- our fee structure and the fees and benefits I receive;
- how you can contact me.

Together, the above documents form the complete FSG which we, as Representatives, are required to provide. We suggest you retain both parts of the FSG for your future reference. If any part of the FSG is not clear, please speak to me.

SECTION ONE:

ABOUT YOUR ADVISER: James Wrigley

I am authorised by First Financial to provide the financial services described in Part 1 and Part 2 of this FSG, and I have also been authorised by First Financial to distribute this FSG.

My Representative number is 297183.

Adviser experience

I've been working in the personal financial advice space for more than 10 years.

Through various roles initially supporting a senior adviser I developed experience supporting & advising a range of different clients. Since 2012 I've been advising clients in my own right & in July 2018 was appointed to the role of Principal.

I provide advice to a range of different clients of varying life stages. From singles, to families, entrepreneurs, those approaching or in retirement and those contemplating the transition into residential aged care living.

I enjoy working with such a broad base of clients, finding out what makes them tick. What their proudest moments are, their aspirations and frustrations. I then look to partner with them to develop a plan around making the most of the position they are in, so they can ultimately live the life of their choosing.

I provide proactive advice along the way, simplifying the complexities of the financial world. Allowing my clients to have the confidence to concentrate on what they do and enjoy best.

Adviser qualifications and professional memberships

- Certified Financial Planner CFP® - FPA
- Graduate Diploma of Applied Finance (Financial Planning) - Kaplan
- Bachelor of Commerce - University of Melbourne
- Accredited Aged Care Professional - Aged Care Steps
- Member of the Financial Advice Association of Australia (FAAA)

Adviser contact details

Your financial adviser: James Wrigley
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SECTION TWO:

SERVICES THAT I PROVIDE

Areas I am authorised to provide advice on

I am authorised by First Financial to provide advisory and dealing services in the products as detailed in Part 1 of the Financial Services Guide, with the exception of Consumer Credit Advice and Assistance and Finance Broking.

SECTION THREE:

FEES AND BENEFITS

How I am paid for services provided

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to First Financial.

I receive a salary as an employee of First Financial. I could also receive a short-term incentive. My short-term incentive does not influence my advice, or any recommendations made.

I may receive a dividend as a shareholder of Janus Financial Pty Ltd. If I recommend a service provided by Akambo Pty Ltd, for which they receive a portfolio management fee, I could indirectly benefit through dividends. No fees paid by you for Akambo's portfolio management fees will be paid directly to me or any First Financial adviser.

Our fee structure

As part of detailed financial planning there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are payable by you at the following stages:

Upfront Advice Fees

A fee may be payable for your initial appointment with me.

For preparation of a personalised financial plan (Statement of Advice – 'SOA'), an SOA preparation fee is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

I may charge an implementation fee to implement the recommendations in your financial plan. This is payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amounts of funds invested.

| Type of Fee | Fee Amount |
|-------------------------|--------------------------------------|
| Initial Appointment Fee | Generally between \$220 - \$550 |
| SOA Preparation Fee | Generally between \$2,200 – \$10,000 |
| Implementation Fee | Generally between \$500 – \$5,000 |

Ongoing Advice Fees

If you choose to have me provide ongoing advice and reviews of your financial plan to ensure that your financial strategies and financial products remain appropriate to you. This fee may be a set amount, an amount based on the amount of funds under our advice or management, the time involved in reviewing your portfolio and circumstances, or a combination of two or all these methods.

As a guide, our fee structure is:

| Funds Under Advice/Management | Fee Rate |
|-------------------------------|----------|
| \$0 – \$500,000 | 1.21% |
| \$500,001 – \$1,000,000 | 1.10% |
| \$1,000,001 – \$2,000,000 | 0.55% |
| \$2,000,000 + | 0.33% |

**Minimum ongoing advice fee is \$3,300 p.a. (including GST). Any differing fee arrangements will be discussed and disclosed to you.*

Example

| | |
|--|------------------------------|
| For a moderately complex SOA implementation, we may charge a fee of: | \$3,300 (including GST) |
| With total funds under advice/management of \$500,000, the fee for ongoing service and reviews may be: | \$6,050 p.a. (including GST) |

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SOA) and Product Disclosure Statements at the time of receiving any recommendation.