FIRST FINANCIAL
RETIRE LIFE READY

Financial Services Guide – Part 2

Adviser Profile – Chris Crough

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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: Chris Crough

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 452751.

Adviser experience

I have over 14 years experience in the financial services industry. With a strong technical background, I bring a wealth of specialised planning knowledge to assist my clients in meeting their financial objectives.

Adviser qualifications and professional memberships

- Advanced Diploma of Financial Services (Financial Planning) - Kaplan
- Certified Financial Planner (CFP) - FPA
- Margin Lending and Geared Investments - Kaplan
- Self-Managed Superannuation Funds - Kaplan
- Financial Advice Association of Australia (FAAA)

Adviser contact details

Your financial adviser: Chris Crough
T | 03 9909 5800
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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.