FIRST FINANCIAL
RETIRE LIFE READY

# Financial Services Guide – Part 2

## Adviser Profile – John Hintum

**First Financial Pty Ltd (First Financial)**
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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: John Hintum

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 001304975.

### Adviser experience

John began his professional career in 2017 while completing his Bachelor of Business degree at RMIT University, initially joining the industry through an internship before progressing through a range of roles. This experience has enabled him to develop a strong understanding of the complexities of financial advice. Following the completion of his Professional Year in 2024, John has been passionate about delivering high-quality financial advice across superannuation, debt management, estate planning, investments and retirement planning.

John takes time to understand each client on a personal level before delving deeper into their overall financial situation, working closely with them to plan for the retirement they deserve. His approach considers every aspect of a client's circumstances, ensuring wealth is carefully structured and investments are thoroughly analysed, so clients can enjoy genuine peace of mind.

### Adviser qualifications and professional memberships

- Bachelor of Business (Economics and Finance, Applied) - Royal Melbourne Institute of Technology
- Graduate Diploma of Financial Planning - Kaplan
- SMSF Regulations and Taxation - Kaplan

### Adviser contact details


| | |
|---|---|
| Your financial adviser: | John Hintum<br>T \| 03 9909 5800<br>E \| John.Hintum@firstfinancial.com.au |


# 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 Margin Lending and Derivatives.

# 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.

## 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.