

Financial Services Guide

A guide to our services

Version 17.0 Issued on 28 June 2019
This document should be read in
conjunction with your Adviser's profile.

Primestock Securities Ltd
ACN 089 676 068
AFSL 239180

Head Office
Level 17, HWT Tower
40 City Road
Southbank VIC 3006

Client Services
1800 064 959
clientservices@primefinancial.com.au
www.primefinancial.com.au
Prime Financial Group Ltd

Purpose of this Financial Services Guide

This Financial Services Guide (FSG) aims to help you make an informed decision whether to use our services and contains information about:

- Who we are
- The services we offer you
- How we are remunerated for our services
- How we handle any complaints you may have

About Primestock Securities Ltd and Prime Financial Group Ltd

Primestock Securities Ltd (Primestock) holds an Australian Financial Services Licence (239180) and is part of Prime Financial Group Ltd (Prime), an ASX listed integrated wealth management firm for business owners and family groups.

Our Advisers are authorised representatives and provide financial services on our behalf. When providing those financial services, Primestock acts on its own behalf. The distribution of this FSG is authorised by Primestock.

Our Services

Primestock is authorised to provide advice about and deal in the following financial products:

- Securities;
- Managed investment schemes, including investor directed portfolio services;
- Deposit products;
- Life insurance;
- Derivatives;
- Government debentures, stocks or bonds;
- Standard Margin Lending;
- Retirement savings accounts; and
- Superannuation including Self-Managed Super Funds.

Your Adviser is an Authorised Representative of Primestock. Primestock is responsible for the financial services provided to you by its representatives, and for ensuring you receive appropriate strategic advice, service and product based on your needs. Authorised Representatives of Primestock are required to act in your best interests at all times.

Additional information about your Adviser and what services they have been authorised to provide advice on can be found in their Adviser Profile.

What other documents will we give you?

We may give you other documents when we provide our services. These will include:

Statement of Advice

When we provide you with personal advice, we will give you a Statement of Advice (SoA). This will confirm the advice we have given and explain our fees for giving advice and arranging the financial products we have recommended.

Further advice to you will be documented in a new SoA or in certain circumstances this will be recorded using a Record of Advice (RoA). You can request a copy of the RoA by contacting us within a period of seven years from the date the advice was provided.

When you instruct us to place business on your behalf, you can expect to receive an Execution Only letter.

Product Disclosure Statement

If we recommend a financial product to you, we will also provide you with a Product Disclosure Statement containing information about the product such as its features and risks.

Engagement to Provide Ongoing Financial Services

If you engage us to provide ongoing review and advice services, we will provide you with an "Engagement to Provide Ongoing Financial Services" as part of the Statement of Advice. This engagement details the ongoing services you will receive and the fees and charges that you direct us to receive.

Fee disclosure Statement

If we enter into an ongoing service arrangement with you, we will provide an annual summary of the services we agreed to provide, the services we did provide and the fees you have paid to us in the past 12 months.

Renewal Notice

If we enter into an ongoing service arrangement with you, we will provide you with a renewal notice (also known as an opt-in notice) every 2 years which will ask you whether you wish to renew your ongoing service arrangement with us.

What products will my Adviser recommend?

Primestock undertakes due diligence on our products and service providers and also use external research providers to select a range of offerings for our clients. While other products and services may also be suitable to your needs, your Adviser will generally only provide advice on products and services that are listed on Primestock's Approved Product List (APL).

The APL contains both financial products issued by providers external to Prime and products offered within the group. All products must meet our rigorous selection criteria and approval process to be listed on our APL.

Depending on your objectives, financial situation and needs, your Adviser may need to recommend a financial product that is not on our APL. If this happens, any product that your Adviser may recommend needs to meet our selection criteria and approval process.

Important associations

Primestock has established joint ventures with over 30 accounting firms to provide financial services to their clients. These firms or partner shareholders receive dividends in accordance with their shareholding in the joint venture company.

How are we remunerated for our services?

The fees or other costs that your Adviser may charge for services provided or products recommended, depends on the nature and complexity of your situation and the advice that is provided. The fees and charges for our advice and service may be based on a dollar amount, an hourly rate, a percentage of funds, value-based pricing or a combination of these, which will be fully disclosed to you in any Statement of Advice or Record of Advice we provide to you.

Strategic Advice

Where we charge based on the time required to prepare your advice, it will be based on an hourly rate between \$220 - \$495 including GST.

Where we charge a fixed fee, we charge a minimum fee of \$4,400 including GST. There may be separate associated fees with our recommendations in the form of Trust Deeds, ATO levies, ASIC company fees, etc. These may be incorporated in our flat fee and disbursed to related providers or alternatively these may be charged separately.

Once we understand the scope of advice you seek, we will provide you with an estimate before providing the advice.

Implementation & Transaction Fee

If you instruct us to implement our strategic advice, we may charge up to 1.65% including GST of the funds we invest on your behalf.

For any ASX listed securities or managed investments we trade on your behalf, there may be a minimum charge of \$110 per trade including GST. This includes the fees of the stockbroker.

Ongoing Service Program

If you ask us to provide ongoing review and advice services, we may charge up to 1.65% p.a. of funds that we review and manage for you. For example, if we charge you 1.65%, the annual fee on a portfolio of \$300,000 would be \$4,950 including GST.

Please note that our minimum ongoing service fee is \$5,500 including GST.

This fee will vary according to the size and complexity of your portfolio and the services you ask us to provide to you. We will confirm this fee with you when you engage us to provide ongoing services.

We may charge for any additional services outside your ongoing service program at an hourly rate of between \$220 - \$495 including GST.

Insurance Advice

If we arrange life insurance for you, we will receive commission from the insurer with whom we place your insurance. The amount will vary depending upon the type of insurance and can be between 0% and 88% of the first year's premium (excluding taxes and statutory charges).

We will also receive an ongoing commission from the insurer during the life of your policy and these can be between 0% and 33% of the premium (excluding taxes and statutory charges). These commissions are included in the premium for the policy.

Other

We may also receive the following additional remuneration, which is paid by the product providers:

- A commission of 0.24% for investments administered using the BT Wrap provided by BT Portfolio Services;
- A commission of between 0.33%-0.385% p.a. in respect of money held in Cash Management Accounts;
- Grandfathered trailing commissions from certain investments; and
- Stamping fees on initial public offerings and issue of hybrid securities, subordinated notes or similar like securities.

How is my Adviser paid?

At Primestock, we have salaried employees, contractors and Accountants as our Authorised Representatives.

If your Adviser is a salaried employee, they will receive an annual salary and may be eligible to receive up to 40% of the revenue they generate over and above their financial targets. This can be paid in both short-term and long-term incentives. If your Adviser works as a contractor, they may receive a base remuneration or retainer each month and may be eligible to receive up to 60% of the revenue they generate over and above their financial targets. This can be paid in both short-term and long-term incentives.

The bonus incentives the Adviser will receive are based on the non-financial standards set by the firm which include client servicing, training and compliance.

Our Accountant Authorised Representatives are paid a base remuneration in the form of a salary or notional salary. If they are also a shareholder in their company or in a partnership, they may be entitled to receive dividends or alternately distributions from a trust depending on their structure.

Please refer to the Adviser Profile for further details on how your Adviser is paid.

How can I give you instructions?

You can contact us in person, by phone, fax, text or email. For some matters, we can only implement your wishes if you provide written instructions. We will always tell you if this is needed.

It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't, our advice may not be appropriate for your needs.

Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. We can periodically review your financial position, personal circumstances, financial goals investment strategies to decide whether those strategies and goals and the financial products you hold continue to be appropriate for you. Or, you can contact us for a review when your circumstances change.

Professional indemnity insurance

Primestock has professional indemnity insurance which covers us for any errors or mistakes relating to our financial advisory services. This insurance meets the requirements of the Corporations Act and covers the services provided by our Advisers after they cease

working with us, provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

What should I do if I have a complaint?

If you have a complaint or are not satisfied with the advice or services provided to you, you should contact your Adviser in the first instance and discuss your concerns with them. Most complaints can be resolved quickly and fairly at this stage.

If your complaint has not been resolved within five (5) business days to your satisfaction, you can lodge a complaint with our Complaints Officer on 1800 064 959. We may ask you to put your complaint in writing. We will try and resolve your complaint quickly and fairly within 45 days.

If you still do not receive a satisfactory outcome or we do not respond to you within 45 days after you make the initial complaint to us, you have the right to complain to the *Australian Financial Complaints Authority (AFCA)* at the following address:

*GPO Box 3
Melbourne Vic 3001
Ph: 1800 931 678
Fax: 03 9613 6399
Website: www.afca.org.au
Email: info@afca.org.au*

You may only contact AFCA once you have followed the above procedure.

Our privacy policy

We collect and verify information about you to ensure that we provide the products and services most appropriate to your needs and to make certain that we comply with our legal obligations.

If you fail to provide us with the required information, or if you provide us with incomplete, or inaccurate information we may not be able to provide you with the products or services you are seeking within the time periods contemplated.

The protection of your personal information is something we take very seriously.

To obtain a copy of our privacy policy please visit www.primestock.com.au or contact our Client Services team on 1800 064 959.

Adviser Profile

Cameron Morcher



Partner - Private Client Adviser

T 03 8825 4737

M 0428 427 385

E cameronm@primefinancial.com.au

About Cameron

Cameron has worked in the financial industry for close to 20 years in various accounting, investment and financial advisory roles. Prior to joining Primestock Securities Ltd, Cameron worked at Credit Suisse Private Bank as a Private Banker in the High Net Worth team. He has also worked as an Investment Specialist, Private Banker and Partner at Macquarie Private Bank.

In previous roles, Cameron has been a Portfolio Manager responsible for a small cap equity fund and has also held various senior positions at JP Morgan in the United Kingdom and PricewaterhouseCoopers in Australia, Canada and America.

Cameron is a salaried employee and is eligible to receive up to 40% of his base level remuneration in both short-term and long-term bonus incentives. This is on the basis that Cameron meets the objectives set by Primestock which include client services standards, training and compliance in addition to any financial targets.

Qualifications & Designations

- Bachelor of Commerce
- Diploma of Financial Services (Financial Planning)
- Chartered Accountant
- Chartered Financial Analyst
- Kaplan Professional Education in Self Managed Superannuation Funds

Advisory services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- Financial & Retirement Planning
- Wealth Creation, Accumulation & Consolidation
- Retirement Planning Strategies
- Investment Advice
- Life Insurance
- Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- Wills & Estate Planning
- Business Succession Planning
- Asset Protection
- Lending & Finance

Ensuring you have the right Structure and Strategies in place to meet your financial objectives for a secure future.

Cameron is authorised to advise and deal in the following financial products:

- Basic and non-basic deposit products;
- Derivatives;
- Government debentures, stocks or bonds;
- Life products;
- Interests in managed investment schemes, including IDPS;
- Retirement savings accounts;
- Superannuation;
- Securities; and
- Standard Margin Lending

The Financial Advisory services referred to in this profile are offered by Cameron Morcher, Authorised Representative No. 462788.

Cameron is an authorised representative of Primestock Securities Ltd (Primestock), Australian Financial Services Licence No. 239180.

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Adviser Profile

Dylan Cresswell CFP®



Private Client Adviser

T 03 8825 4707

M 0428 434 801

E dylanc@primefinancial.com.au

About Dylan

Starting his career in Financial Services in 2005, Dylan has built up an extensive knowledge of Self Managed Superannuation Funds, investment and personal protection strategies.

Dylan has advised High Net Worth clients of Boutique advisory businesses, Commonwealth Financial Planning and more recently he spent five years with Grant Thornton Australia.

Dylan's experience and extensive qualifications ensure he is well placed to work with clients of varying needs and helping them to achieve their financial goals.

Dylan is a salaried employee and is eligible to receive up to 40% of his base level remuneration in both short-term and long-term bonus incentives. This is on the basis that Dylan meets the objectives set by Primestock which include client services standards, training and compliance in addition to any financial targets.

Qualifications & Designations

- Bachelor of Business (Accounting)
- Certified Financial Planner®
- Advanced Diploma in Financial Services
- Kaplan Professional Education in Self Managed Superannuation Funds

Advisory services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- Financial & Retirement Planning
- Wealth Creation, Accumulation & Consolidation
- Retirement Planning Strategies
- Investment Advice
- Life Insurance
- Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- Wills & Estate Planning
- Business Succession Planning
- Asset Protection
- Lending & Finance

Ensuring you have the right Structure and Strategies in place to meet your financial objectives for a secure future.

Dylan is authorised to advise and deal in the following financial products:

- Basic and non-basic deposit products;
- Derivatives;
- Government debentures, stocks or bonds;
- Life products;
- Interests in managed investment schemes, including IDPS;
- Retirement savings accounts;
- Superannuation;
- Securities; and
- Standard Margin Lending

The Financial Advisory services referred to in this profile are offered by Dylan Cresswell, Authorised Representative No. 312219.

Dylan is an authorised representative of Primestock Securities Ltd (Primestock), Australian Financial Services Licence No. 239180.

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Adviser Profile

Garry Frizzo CFP®



Director - Private Client Adviser

T 07 4044 5120

M 0419 746 338

E garryf@primefinancial.com.au

About Garry

Garry Frizzo has been a financial adviser since early 1999 and has been involved in the financial services industry since 1993. Since 2000 Garry has worked in a number of accounting firms and with their clients.

This close working relationship with accountants and other Professional Advisers has given Garry in depth knowledge and experience.

He understands the complexities of wealth creation and asset protection along with the transfer of ownership for business owners and families and is able to assist his clients with comprehensive strategic and investment advice.

He also understands and has worked with the trustees of a great number of Self Managed Super Funds.

Garry is a salaried employee. He is eligible to receive up to 40% of the revenue he generates over and above his financial targets. This can be paid in both short-term and long-term bonus incentives. Garry receives these bonus incentives on the basis that he meets the firm's non-financial standards including client servicing, training and compliance. Garry has an interest in PFG North Queensland Pty Ltd and is also entitled to receive a dividend as per his shareholding in the business.

Qualifications & Designations

- Diploma of Financial Planning
- Certified Financial Planner®
- Kaplan Professional Education in Self Managed Superannuation Funds

Advisory services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- Financial & Retirement Planning
- Wealth Creation, Accumulation & Consolidation
- Retirement Planning Strategies
- Investment Advice
- Life Insurance
- Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- Wills & Estate Planning
- Business Succession Planning
- Asset Protection
- Lending & Finance

Ensuring you have the right Structure and Strategies in place to meet your financial objectives for a secure future.

Garry is authorised to advise and deal in the following financial products:

- Basic and non-basic deposit products;
- Derivatives;
- Government debentures, stocks or bonds;
- Life products;
- Interests in managed investment schemes, including IDPS;
- Retirement savings accounts;
- Superannuation;
- Securities; and
- Standard Margin Lending

The Financial Advisory services referred to in this profile are offered by Garry Frizzo, Authorised Representative No. 253307.

Garry is an authorised representative of Primestock Securities Ltd (Primestock), Australian Financial Services Licence No. 239180.

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Adviser Profile

Jarrod Rodda



Associate Adviser

T 03 8825 4729

E jarrodr@primefinancial.com.au

About Jarrod

Jarrod has been involved in the Financial Services industry since 2015, after successfully completing a Bachelor of Commerce (Financial Planning) at Deakin University.

Joining Prime in 2015 as our Paraplanning and Compliance Officer allowed Jarrod to deepen his strategic knowledge, particularly in the provision of advice around superannuation and Self-Managed Superannuation Funds.

Jarrod was promoted to Associate Adviser in 2018 and enjoys helping his clients invest and grow their wealth to provide the best chance of attaining their lifestyle and financial goals.

Jarrod is a salaried employee and is eligible to receive up to 40% of his base level remuneration in both short-term and long-term bonus incentives. This is on the basis that Jarrod meets the objectives set by Primestock which include client services standards, training and compliance in addition to any financial targets.

Qualifications

- Bachelor of Commerce (Financial Planning)
- Diploma of Financial Planning
- Kaplan Professional Education Course in Self Managed Superannuation Funds

Advisory services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- Financial & Retirement Planning
- Wealth Creation, Accumulation & Consolidation
- Retirement Planning Strategies
- Investment Advice
- Life Insurance
- Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- Wills & Estate Planning
- Business Succession Planning
- Asset Protection
- Lending & Finance

Ensuring you have the right Structure and Strategies in place to meet your financial objectives for a secure future.

Jarrod is authorised to advise and deal in the following financial products:

- Basic and non-basic deposit products;
- Derivatives;
- Government debentures, stocks or bonds;
- Life products;
- Interests in managed investment schemes, including IDPS;
- Retirement savings accounts;
- Securities; and
- Superannuation

The Financial Advisory services referred to in this profile are offered by Jarrod Rodda, Authorised Representative No. 1263612. Jarrod is an authorised representative of Primestock Securities Ltd (Primestock), Australian Financial Services Licence No. 239180. ACN 089 676 068 | AFSL 239180 | Head Office Level 17, HWT Tower 40 City Road, Southbank VIC 3006

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Adviser Profile

Livio Caiolfa

Private Client Adviser

T 03 8825 4748

M 0413 448 735

E livioc@primefinancial.com.au

About Livio

Livio has worked in the Finance industry since 2001 within Financial Planning, Investment Advisory and offshore trustee businesses.

Livio's diverse experience enables him to work with clients of varying needs and in conjunction with their other Professional Advisers. Livio has in depth knowledge and experience with Self Managed Super Funds.

He also understands the complexities of wealth creation and asset protection along with the transfer of ownership for business owners and families. He is able to assist his clients with comprehensive strategic and investment advice.

Livio works with Primestock Securities Ltd as a contractor and receives a base level remuneration.

He is eligible to receive up to 40% of the revenue he generates over and above his financial targets. He is also entitled to 20% of the ongoing income generated from clients he sources himself. This can be paid in both short-term and long-term bonus incentives. Livio receives these bonus incentives on the basis that he meets the firm's non-financial standards including client servicing, training and compliance.

The Financial Advisory services referred to in this profile are offered by Livio Caiolfa, Authorised Representative No. 340081.

Livio is an authorised representative of Primestock Securities Ltd (Primestock), Australian Financial Services Licence No. 239180.

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Qualifications & Designations

- Advanced Diploma of Financial Services Financial Planning
- Bachelor of Business - Banking, Finance and Accounting
- Kaplan Professional Education Course in Self Managed Superannuation Funds
- Level 1 & 2 Accredited ASX Derivatives Adviser

Advisory services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- Financial & Retirement Planning
- Wealth Creation, Accumulation & Consolidation
- Retirement Planning Strategies
- Investment Advice
- Life Insurance
- Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- Wills & Estate Planning
- Business Succession Planning
- Asset Protection
- Lending & Finance

Ensuring you have the right Structure and Strategies in place to meet your financial objectives for a secure future.

Livio is authorised to advise and deal in the following financial products:

- Basic and non-basic deposit products;
- Derivatives;
- Government debentures, stocks or bonds;
- Life products;
- Interests in managed investment schemes, including IDPS;
- Retirement savings accounts;
- Superannuation;
- Securities; and
- Standard Margin Lending

Adviser Profile

Luke Watson



Private Client Adviser

T 1800 785 855

M 0428 432 127

E lukew@primefinancial.com.au

About Luke

Luke is a qualified Financial Adviser with 13 years experience in the Investment Industry. Progressing from within the stockbroking industry to a holistic view in Financial Planning and Direct Equities advice, Luke has an excellent understanding of Market Operations and Blue Chip Stocks.

Prior to working with Primestock Securities Ltd, Luke worked in a variety of roles including Deceased Estates and Operations and bookings. This gave Luke a great base, understanding and direction for his involvement within the Financial Planning and Wealth Management sector.

Luke's diverse experience enables him to work with clients of varying needs and in conjunction with their other Professional Advisers.

Luke works with Prime as a contractor and receives a base level remuneration. He is eligible to receive up to 40% of the revenue he generates over and above his financial targets. This can be paid in both short-term and long-term bonus incentives. Luke receives these bonus incentives on the basis that he meets the firm's non-financial standards including client servicing, training and compliance.

Qualifications & Designations

- Diploma in Financial Planning
- Kaplan Professional Education Course in Self Managed Superannuation Funds
- Currently studying post graduate Finance at Curtin University

Advisory services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- Financial & Retirement Planning
- Wealth Creation, Accumulation & Consolidation
- Retirement Planning Strategies
- Investment Advice
- Life Insurance
- Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- Wills & Estate Planning
- Business Succession Planning
- Asset Protection
- Lending & Finance

Ensuring you have the right Structure and Strategies in place to meet your financial objectives for a secure future.

Luke is authorised to advise and deal in the following financial products:

- Basic and non-basic deposit products;
- Derivatives;
- Government debentures, stocks or bonds;
- Life products;
- Interests in managed investment schemes, including IDPS;
- Retirement savings accounts;
- Superannuation;
- Securities; and
- Standard Margin Lending

The Financial Advisory services referred to in this profile are offered by Luke Watson, Authorised Representative No. 338518.

Luke is an authorised representative of Primestock Securities Ltd (Primestock), Australian Financial Services Licence No. 239180.

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Adviser Profile

Marcus Ainger CFP®



Director - Private Client Adviser

T 02 9134 6292

M 0428 434 518

E marcusa@primefinancial.com.au

About Marcus

Marcus is a Senior Adviser with significant experience in the banking and wealth industry, previously working at St George Bank and Bank of Melbourne. During this time, he was awarded "Advisor of the Year" in 2009 and 2014.

Marcus works primarily with high net worth individuals and business owners, advising on wealth management, asset protection, superannuation and investments. He has an outstanding knowledge of superannuation as well as associated tax and estate planning issues.

Marcus brings a dynamic and exuberant approach to all client matters. He has a strong commitment to ongoing knowledge and continually strives for the best possible results for clients in an ever changing market.

Marcus is a salaried employee. He is eligible to receive up to 40% of the revenue he generates over and above his financial targets. This can be paid in both short-term and long-term bonus incentives. Marcus receives these bonus incentives on the basis that he meets the firm's non-financial standards including client servicing, training and compliance.

Qualifications & Designations

- Bachelor of Business (Banking & Finance)
- Graduate Diploma in Financial Planning
- Financial Essentials Course in Self Managed Superannuation Funds
- Certified Financial Planner®

Advisory services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- Financial & Retirement Planning
- Wealth Creation, Accumulation & Consolidation
- Retirement Planning Strategies
- Investment Advice
- Life Insurance
- Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- Wills & Estate Planning
- Business Succession Planning
- Asset Protection
- Lending & Finance

Ensuring you have the right Structure and Strategies in place to meet your financial objectives for a secure future.

Marcus is authorised to advise and deal in the following financial products:

- Basic and non-basic deposit products;
- Derivatives;
- Government debentures, stocks or bonds;
- Life products;
- Interests in managed investment schemes, including IDPS;
- Retirement savings accounts;
- Superannuation;
- Securities; and
- Standard Margin Lending

The Financial Advisory services referred to in this profile are offered by Marcus Ainger, Authorised Representative No. 327234.

Marcus is an authorised representative of Primestock Securities Ltd (Primestock), Australian Financial Services Licence No. 239180.

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Adviser Profile



Mark Johnson

Chairman of the Investment Committee

Partner - Private Client Adviser

T 03 8825 4738

M 0410 403 791

E markj@primefinancial.com.au

About Mark

Mark has advised clients in the Financial Services industry for over 23 years. He started his career with Citibank, working in the mortgages division and then moved into Stock Broking, where he spent several years advising clients in building wealth by investing quality Blue Chip shares.

Mark has spent the last 15 years with Primestock Securities Ltd assisting clients to implement tax effective strategies aimed at increasing and maintaining their wealth. Mark is a qualified financial adviser and has strong knowledge of Self-Managed Superannuation Funds.

Mark is a salaried employee. He is eligible to receive up to 40% of the revenue he generates over and above his financial targets. This can be paid in both short-term and long-term bonus incentives. Mark receives these bonus incentives on the basis that he meets the firm's non-financial standards including client servicing, training and compliance.

Qualifications & Designations

- Diploma in Financial Advising
- Kaplan Professional Education Course in Self Managed Superannuation Funds

Advisory services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- Financial & Retirement Planning
- Wealth Creation, Accumulation & Consolidation
- Retirement Planning Strategies
- Investment Advice
- Life Insurance
- Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- Wills & Estate Planning
- Business Succession Planning
- Asset Protection
- Lending & Finance

Ensuring you have the right Structure and Strategies in place to meet your financial objectives for a secure future.

Mark is authorised to advise and deal in the following financial products:

- Basic and non-basic deposit products;
- Derivatives;
- Government debentures, stocks or bonds;
- Life products;
- Interests in managed investment schemes, including IDPS;
- Retirement savings accounts;
- Superannuation;
- Securities; and
- Standard Margin Lending

The Financial Advisory services referred to in this profile are offered by Mark Johnson, Authorised Representative No. 333681.

Mark is an authorised representative of Primestock Securities Ltd (Primestock), Australian Financial Services Licence No. 239180.

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Adviser Profile

Michael Cooper



Director - Private Client Adviser

T 07 3010 8588

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E michaelc@primefinancial.com.au

About Michael

Michael has been part of the financial services industry since 2009. Prior to joining Prime Financial Group Ltd, Michael was the director of MXA Financial Planning – a business focused on building wealth for SME business owners and young accumulators.

Michael works primarily with high net worth individuals and business owners, advising on wealth management, asset protection, superannuation and investments.

Michael is a salaried employee and is eligible to receive up to 40% of his base level remuneration in both short-term and long-term bonus incentives. This is on the basis that he meets the objectives set by Primestock which include client services standards, training and compliance in addition to any financial targets.

Qualifications & Designations

- Diploma in Financial Planning
- Cert IV Financial Services (Finance/ Mortgage Broking)
- Kaplan Professional Education Course in Self Managed Superannuation Funds
- Kaplan Professional Education Course in Margin lending

Advisory services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- Financial & Retirement Planning
- Wealth Creation, Accumulation & Consolidation
- Retirement Planning Strategies
- Investment Advice
- Life Insurance
- Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- Wills & Estate Planning
- Business Succession Planning
- Asset Protection
- Lending & Finance

Ensuring you have the right Structure and Strategies in place to meet your financial objectives for a secure future.

Michael is authorised to advise and deal in the following financial products:

- Basic and non-basic deposit products;
- Derivatives;
- Government debentures, stocks or bonds;
- Life products;
- Interests in managed investment schemes, including IDPS;
- Retirement savings accounts;
- Superannuation;
- Securities; and
- Standard Margin Lending

The Financial Advisory services referred to in this profile are offered by Michael Cooper, Authorised Representative No. 429403.

Michael is an authorised representative of Primestock Securities Ltd (Primestock), Australian Financial Services Licence No. 239180.

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Adviser Profile

Michelle Bromley CFP®



Director - Private Client Adviser

T 03 8825 4751

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E michelleb@primefinancial.com.au

About Michelle

Michelle has held a variety of financial services roles since 1996 within Funds Management, Financial Planning, Wealth Management and Private Banking firms. Michelle has held Certified Financial Planner® status since 2007.

Prior to joining Primestock Securities Ltd, Michelle devised structural and strategic financial advice for High Net Worth clients as part of Credit Suisse Private Banking's Wealth Planning team. Previously, Michelle held both support and advisory roles with UBS Wealth Management and the financial services division of PKF Chartered Accountants.

Michelle's diverse experience enables her to work with clients of varying needs and in conjunction with their other Professional Advisers. Michelle has an in-depth knowledge of wealth accumulation and asset protection enabling her to assist her clients with comprehensive strategic and investment advice.

Michelle is a salaried employee. She is eligible to receive up to 40% of the revenue she generates over and above her financial targets. This can be paid in both short-term and long-term bonus incentives. Michelle receives these bonus incentives on the basis that she meets the firm's non-financial standards including client servicing, training and compliance.

Qualifications & Designations

- Bachelor of Business (Accounting)
- Diploma in Financial Planning
- Kaplan Professional Education Course in Self Managed Superannuation Funds
- Certified Financial Planner®

Advisory services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- Financial & Retirement Planning
- Wealth Creation, Accumulation & Consolidation
- Retirement Planning Strategies
- Investment Advice
- Life Insurance
- Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- Wills & Estate Planning
- Business Succession Planning
- Asset Protection
- Lending & Finance

Ensuring you have the right Structure and Strategies in place to meet your financial objectives for a secure future.

Michelle is authorised to advise and deal in the following financial products:

- Basic and non-basic deposit products;
- Derivatives;
- Government debentures, stocks or bonds;
- Life products;
- Interests in managed investment schemes, including IDPS;
- Retirement savings accounts;
- Superannuation;
- Securities; and
- Standard Margin Lending

The Financial Advisory services referred to in this profile are offered by Michelle Bromley, Authorised Representative No. 1234025.

Michelle is an authorised representative of Primestock Securities Ltd (Primestock), Australian Financial Services Licence No. 239180.

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Adviser Profile

Nicholas Miller



Private Client Adviser

T 03 8825 4722

M 0428 433 988

E nicholasm@primefinancial.com.au

About Nicholas

Nicholas has been involved in the financial services industry since 2005, working within wealth management, private family offices and corporate banking. Before joining Prime, Nicholas worked with high net worth clients in private family offices overseas for six years, and prior to this within ANZ's Corporate Banking division.

After returning to Australia, Nicholas commenced with Prime in 2017 quickly progressing into an Associate Adviser role, then advancing to a Private Client Adviser in January 2019.

Nicholas' varied experience enables him to work with clients of differing needs, and his focus is to provide clients with comprehensive strategic and investment advice that supports wealth creation and wealth protection.

Nicholas has furthered his knowledge by completing a course in Self-Managed Super Funds.

Nicholas is a salaried employee and is eligible to receive up to 40% of his base level remuneration in both short-term and long-term bonus incentives. This is on the basis that Nicholas meets the objectives set by Primestock which include client services standards, training and compliance in addition to any financial targets.

Qualifications & Designations

- Diploma in Financial Planning
- Kaplan Professional Education Course in Self Managed Superannuation Funds

Advisory services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- Financial & Retirement Planning
- Wealth Creation, Accumulation & Consolidation
- Retirement Planning Strategies
- Investment Advice
- Life Insurance
- Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- Wills & Estate Planning
- Business Succession Planning
- Asset Protection
- Lending & Finance

Ensuring you have the right Structure and Strategies in place to meet your financial objectives for a secure future.

Nicholas is authorised to advise and deal in the following financial products:

- Basic and non-basic deposit products;
- Derivatives;
- Government debentures, stocks or bonds;
- Life products;
- Interests in managed investment schemes, including IDPS;
- Retirement savings accounts;
- Securities; and
- Superannuation

The Financial Advisory services referred to in this profile are offered by Nicholas Miller, Authorised Representative No. 1263664.

Nicholas is an authorised representative of Primestock Securities Ltd (Primestock), Australian Financial Services Licence No.

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Adviser Profile

Nicole Lewis CFP®



Private Client Adviser

T 03 8825 4734

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E nicolel@primefinancial.com.au

About Nicole

Nicole has been involved in the financial services industry since 2014. After successfully completing a Bachelor of Commerce at Deakin University and a Diploma of Financial Planning, she began with Prime as a Client Service Representative.

After moving to an Associate Adviser role in 2016, Nicole has further progressed her career, becoming a Private Client Adviser in 2019.

With a strong interest in investments, her focus is to provide clients with comprehensive strategic and investment advice to help them achieve their lifestyle and financial goals.

Nicole has since furthered her knowledge by completing a course in Self-Managed Super Funds, as well as achieving the Certified Financial Planner designation.

Nicole is a salaried employee and is eligible to receive up to 40% of his base level remuneration in both short-term and long-term bonus incentives. This is on the basis that Nicole meets the objectives set by Primestock which include client services standards, training and compliance in addition to any financial targets.

Qualifications & Designations

- Certified Financial Planner®
- Bachelor of Commerce
- Diploma in Financial Planning
- Kaplan Professional Education Course in Self Managed Superannuation Funds

Advisory services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- Financial & Retirement Planning
- Wealth Creation, Accumulation & Consolidation
- Retirement Planning Strategies
- Investment Advice
- Life Insurance
- Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- Wills & Estate Planning
- Business Succession Planning
- Asset Protection
- Lending & Finance

Ensuring you have the right Structure and Strategies in place to meet your financial objectives for a secure future.

Nicole is authorised to advise and deal in the following financial products:

- Basic and non-basic deposit products;
- Derivatives;
- Government debentures, stocks or bonds;
- Life products;
- Interests in managed investment schemes, including IDPS;
- Retirement savings accounts;
- Securities; and
- Superannuation

The Financial Advisory services referred to in this profile are offered by Nicole Lewis, Authorised Representative No. 1240164.

Nicole is an authorised representative of Primestock Securities Ltd (Primestock), Australian Financial Services Licence No. 239180.

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Adviser Profile

Romeo Abdo



Associate Adviser

T 03 8825 4732

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About Romeo

Romeo has worked in the financial services industry for the last 15 years. During this time, he supported many financial planners, businesses and clients as a Client Service Representative, Administrator, General Advice Specialist, Para-Planner, and Financial Planning Associate. He is currently an Associate Adviser with Prime.

Romeo's experience captures an in depth understanding of Managed Funds; trading, settlements and corporate actions in ASX listed securities as well as superannuation, pension, investments and personal insurances across different platforms.

Romeo's passion is to build trusting relationships with his clients and continually develop his professional educational standards. He is currently in the process of completing his Certified Financial Planner certification which he hopes to finalise in the coming months

Romeo is a salaried employee and is eligible to receive up to 40% of his base level remuneration in both short-term and long-term bonus incentives. This is on the basis that Romeo meets the objectives set by Primestock which include client services standards, training and compliance in addition to any financial targets.

Qualifications

- Bachelor's degrees (Commerce & Arts)
- Graduate Diploma in Financial Planning
- Kaplan Professional Education Course in Self Managed Superannuation Funds

Advisory services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- Financial & Retirement Planning
- Wealth Creation, Accumulation & Consolidation
- Retirement Planning Strategies
- Investment Advice
- Life Insurance
- Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- Wills & Estate Planning
- Business Succession Planning
- Asset Protection
- Lending & Finance

Ensuring you have the right Structure and Strategies in place to meet your financial objectives for a secure future.

Romeo is authorised to advise and deal in the following financial products:

- Basic and non-basic deposit products;
- Government debentures, stocks or bonds;
- Life products;
- Interests in managed investment schemes, including IDPS;
- Securities;
- Superannuation; and
- Standard Margin Lending

The Financial Advisory services referred to in this profile are offered by Romeo Abdo, Authorised Representative No. 1245685.

Romeo is an authorised representative of Primestock Securities Ltd (Primestock), Australian Financial Services Licence No. 239180.

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Adviser Profile

Xavier Craven



Partner - Private Client Adviser

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About Xavier

Xavier has been advising clients for over 22 years. He has significant experience working with small business owners from start up through to succession planning and preparing for the sale of the assets and retirement.

Xavier is a specialist in managing the complex financial needs of high net worth individuals and small to medium business owners. His advice encompasses his clients' total financial wellbeing and he works closely with them to help them achieve their financial and lifestyle goals.

Xavier is a salaried employee. He is eligible to receive up to 40% of the revenue he generates over and above his financial targets. This can be paid in both short-term and long-term bonus incentives. Xavier receives these bonus incentives on the basis that he meets the firm's non-financial standards including client servicing, training and compliance.

Qualifications & Designations

- Advanced Diploma of Financial Services, Financial Planning
- Kaplan Professional Education Course in Self Managed Superannuation Funds

Advisory services

Our financial services are personalised to our clients' needs. We can provide a total financial solution, or alternatively advice can be limited to a particular service or situation, including:

- Financial & Retirement Planning
- Wealth Creation, Accumulation & Consolidation
- Retirement Planning Strategies
- Investment Advice
- Life Insurance
- Superannuation Advice including Self Managed Superannuation Fund (SMSF)
- Wills & Estate Planning
- Business Succession Planning
- Asset Protection
- Lending & Finance

Ensuring you have the right Structure and Strategies in place to meet your financial objectives for a secure future.

Xavier is authorised to advise and deal in the following financial products:

- Derivatives;
- Life products;
- Interests in managed investment schemes, including IDPS;
- Superannuation;
- Securities; and
- Standard Margin Lending

The Financial Advisory services referred to in this profile are offered by Xavier Craven, Authorised Representative No. 247675.

Xavier is an authorised representative of Primestock Securities Ltd (Primestock), Australian Financial Services Licence No. 239180.

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