

ALDER & PARTNERS

Private Wealth Management

Financial Services Guide

Alder and Partners Pty Ltd
ABN 98 146 233 534
Australian Financial Services Licence No. 382714

Contact Details

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ALDER & PARTNERS

Private Wealth Management

About this Financial Services Guide

This Financial Services Guide (FSG) is an important document which we need to provide to you as a requirement of our Australian Financial Services Licence. It provides you with information about Alder & Partners Private Wealth Management ('Alder and Partners', 'we', 'our' or 'us') to help you decide whether to use the financial services we provide.

The FSG contains important information about:

- who we are and how we can be contacted;
- the financial services and financial products we can offer you;
- how we are paid for our services; and
- our internal and external dispute resolution procedures and how you can access them.

Please retain the FSG for your reference and any future dealings with us.

Alder and Partners authorises the distribution of this FSG.

Who is Alder & Partners Private Wealth Management?

Alder and Partners is a Western Australian boutique financial advisory group dedicated to providing you with personalised wealth management solutions focused on our core values of integrity, trust, professionalism and personalised service. We are neither partly or wholly owned by any financial institution, bank or insurance company.

We have been issued with an Australian Financial Services Licence (No. 382714) from the Australian Securities and Investments Commission (ASIC).

Who are our financial advisers?

David Alder, Steven Tulloch and Matthew Bushell are our financial advisers. They are authorised to provide you with financial advice and services on behalf of Alder and Partners.

Included in this FSG are Adviser Profiles which provide information about our financial advisers' experience, authorisations and contact details.

From time to time, any of our advisers may provide you with advice and services if your primary adviser is not available.

Who is responsible for the financial services provided to you?

Alder and Partners is responsible for the advice and financial services provided to you by its representatives. Any financial services offered by us will be provided to you by a representative of Alder and Partners.

What services do we offer?

Alder and Partners is authorised to provide financial product advice and deal in financial products by applying for, acquiring, varying, or disposing of a financial product on behalf of another person in respect of the following classes of products (for both retail and wholesale clients)

- basic deposit products
- non-basic deposit products
- government debentures, stocks or bonds
- investment life insurance products
- life risk insurance products
- managed discretionary account services
- interests in managed investment schemes including investor directed portfolio services (IDPS)
- retirement savings accounts
- securities
- superannuation
- standard margin lending

We research a broad range of financial products for the purpose of inclusion on an Approved Products List for our clients. These products are chosen based on their appropriateness to our clients having regard to factors including their objectives, the quality of product and the costs involved.

How do we provide you with advice?

You may receive the following documents to help you make an informed decision on any recommended financial strategy or recommended financial product.

Statement of Advice (SOA)

If we provide you with personal financial product advice, which is advice that takes into account one or more of your objectives, financial situation and needs, our initial advice will be provided to you in a SOA.

Future advice may also be in the form of a SOA where your objectives, circumstances, financial situation or needs are significantly different to those in your previous SOA. The SOA will include:

- the advice, the basis on which it is given and information relating to fees;
- our remuneration; and
- any associations we have which may have influenced the advice provided to you.

Record of Advice (ROA)

Where your circumstances, objectives or needs, or the basis of the advice have not changed significantly since your previous SOA, a ROA may be prepared instead. Alder and Partners is only obliged to provide a ROA to clients upon request, up to 7 years after the day on which the advice was provided.

Product Disclosure Statement (PDS)

If we recommend a particular financial product to you (other than securities or financial products listed on a licensed market) we will provide you with a PDS. This document contains significant information about the product to assist you to make an informed decision about that product.

Managed Discretionary Account (MDA) Service

If your account is operated through our MDA service, you may not receive an SOA, ROA or PDS related to specific financial product transactions. However, you will receive one or more of those documents when:

- we commence your MDA service;
- we provide advice at a time when your circumstances, needs or objectives have changed significantly; or
- when we conduct an annual review as to your suitability for the MDA service.

What is an MDA Service?

Alder and Partners offers an MDA service if this is suitable to you. The MDA service allows your adviser to acquire, vary, realise, sell, subscribe, purchase, withdraw or otherwise dispose of, and deal in assets and financial products in your account, including any corporate actions (such as decisions regarding voting rights and reinvestment of distributions or dividends) without seeking your prior approval or consent. You must first enter into an MDA Agreement with us in order to participate in the MDA service. Alder and Partners, as an MDA Operator, will only provide MDA services for clients using specifically approved investment and superannuation products.

Alder and Partners will not provide custodian services and will not hold your assets for you as part of our MDA service. Rather, your assets will be held for you through your account in the recommended investment and / or superannuation regulated platform.

About the MDA Agreement

The MDA Agreement will set out the terms and conditions of the MDA service. It authorises us to acquire, vary, realise, sell, subscribe, purchase, withdraw or otherwise dispose of, and deal in assets and financial products in your account, including any corporate actions (such as decisions regarding the voting rights). Accordingly, you will not receive SOAs or ROAs in relation to ongoing financial transactions, unless we have determined that your circumstances, needs or objectives have significantly changed or we are producing the SOA or ROA as part of an annual review. We will not be required to seek your instructions regarding corporate actions or other matters in relation to your investments. If you wish to provide instructions regarding corporate actions or change the MDA arrangements, you can only do so by contacting your adviser in writing.

The MDA Agreement will include an Investment Program and will be accompanied by an SOA, which sets out how your money is going to be invested. The Investment Program will be developed by your adviser based on your relevant personal circumstances, objectives and needs. The Investment Program will comply with Division 3 of Part 7.7 and Division 2 of Part 7.7A of the *Corporations Act 2001* (Cth) (Corporations Act) and will be reviewed by your adviser at least every 13 months.

The MDA Agreement and Investment Program will also contain:

- information about the nature and scope of the discretions we will be authorised and required to exercise;
- the investment strategy that is to be applied in exercising those discretions;
- information about any significant risks associated with the MDA Agreement;
- the basis on which we consider the MDA Agreement to be suitable for you; and
- warnings that the MDA Agreement may not be suitable to you if you have provided us with limited, incomplete or inaccurate information. It will also specify that the MDA Agreement may cease to be suitable for you if your relevant personal circumstances change.

Risks Associated with using the MDA Service

It is important to note that there are risks associated with the MDA service. Some significant risks include, but are not limited to:

- your adviser making investment decisions that you disagree with, provided the actions are within the law and scope of the authority you have granted; and
- risks associated with investing in a live, fluctuating and unpredictable market.

Please read the MDA Agreement and your Investment Program for further information regarding the risks and benefits associated with using the MDA service. In addition, please also read the specific risk disclosure related to non-limited recourse products and facilities which appears below.

This FSG complies with the requirements of the Corporations Act, ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968 and ASIC Regulatory Guide 179.

Outsourcing

We may use an agent, other Australian Financial Services licensee, administration platform service or custodian who we think is necessary to discharge our responsibilities under the MDA service.

We currently use Netwealth Investments Limited (AFSL 230975) to provide administration and custodial services in respect to the investments held through the MDA service. Netwealth also prepares and delivers the quarterly and annual reports required in the MDA service.

Outsourcing only occurs after we have conducted practical due diligence and reference checks in respect of the outsourced provider. We monitor the performance of the outsourced provider to ensure the accuracy and timeliness of reporting and that client service standards are maintained.

Non-Limited Recourse Products and Facilities (NLRPs)

NLRPs can include loans used to acquire financial products and certain types of capital protected products that require the payment of ongoing fees to retain the capital protection feature.

The types of non-limited recourse borrowing strategies that we may recommend (if appropriate) include standard margin loan facilities and home equity loans (where money is borrowed against the equity in your property portfolio).

NLRPs can substantially increase the level of risk if used in the MDA service. We will not incorporate NLRPs into your MDA without your specific prior consent to their use. In the event we recommend an NLRP, and before you make a decision about them, we will provide additional disclosures and warnings to you in your SOA.

Investing in NLRPs can significantly increase your investment risk. Specifically, an NLRP imposes a legal obligation on you to pay an amount to another person or financial institution in the event of the occurrence or non-occurrence of something where the rights of the other person or financial institution are not limited to any property or asset that you have paid or set aside as security for the agreement.

For example, you use \$50,000 of your own money and borrow \$150,000 via a margin loan to invest a total of \$200,000 in shares. Assuming your shares decrease in value to \$40,000 and your margin lender requires you to fully repay your \$150,000 loan, you may be forced to sell an additional \$110,000 of your other assets/property to make up the shortfall (in addition to the \$40,000 in shares).

Therefore, your losses are not limited to the collateral you may provide for the loan and you may be forced to sell other assets/property that you own (including your family home) to repay the loan.

For prospective clients, the level of leverage and risk in terms of an MDA service that could be offered to you is unknown at this point because the required due diligence of your circumstances, needs and objectives has not been conducted. Where the advice in the SOA includes NLRPs, the level of leverage and risk will be fully disclosed to you to enable you to make an informed decision as to whether to proceed with the advice.

Before entering into an MDA service with us, you will be required to acknowledge that you have been provided with a warning regarding NLRPs and that you have consented to us acquiring, holding or disposing of those products or facilities on your behalf.

Before proceeding with any advice in relation to NLRPs, you should carefully read the MDA Agreement, including the Investment Program and SOA. It will provide important details about, including but not limited to:

- the type of NLRPs that we intend to use;
- the degree of leverage that may be employed;
- the means by which we will communicate with you should matters such as margin calls be triggered; and
- information about our policy regarding closing positions at a loss in relation to each type of product.

Under the terms of the MDA service, we will monitor your portfolio and the level of leverage. If you receive a margin call in relation to a margin loan facility we will contact you within 24 hours to discuss your options to bring the loan facility back within accepted leverage limits.

We may sell investments that have incurred a capital loss (or gain) without seeking your prior consent as per the terms of the MDA Agreement. The decision to sell or retain investments in a loss position will be determined by your adviser in consultation with any decisions made by the Alder and Partners' Investment Committee.

We will contact you to discuss your options if we believe the gearing strategy is no longer appropriate to your needs or if we believe the level of leverage is not in your best interests having regard for your circumstances and objectives.

Managing and Disclosing Conflicts of Interest

We are legally required to always provide financial advice to you consistent with your best interests, and to give priority to your interests before our interests.

We are also required to disclose any matters that could represent a potential conflict of interest. Disclosure of remuneration and benefits we may receive in providing financial services to you and details of any relationships, associations and interests that may give rise to a conflict are disclosed in this FSG. In addition, you should be aware that we or our associates may:

- receive remuneration or other benefits from persons other than you in relation to those financial services. Details of the remuneration or benefit will be disclosed to you in an SOA;
- be dealing in the assets and financial products on our own (or associate's) account as principal, including in transactions with you;
- be matching your transactions with those of another client of ours; or

- acquire, or dispose of financial products that are issued or managed by companies and entities that are associates of our firm, including related bodies corporate.

Alder and Partners uses Netwealth as the managed account platform for our clients. While Netwealth does not provide any incentives to Alder and Partners, our relationship with them may result in lower administration fees for our clients.

What do we expect from you?

We expect that you will provide us with accurate and complete information to assist us with providing you with advice. This will allow your adviser to tailor recommended strategies to enable you to make informed financial decisions. We expect that, where appropriate, you inform your adviser of any changes that may influence your future objectives.

As a financial services provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as your current passport and driver's licence prior to the provision of any financial services. We will also retain copies of this information.

Will we give you advice which is suitable to your investment needs and financial circumstances?

Yes, but to do so we need to understand your individual investment objectives, financial situation and needs, before we make any recommendation to you. If you do not provide us with complete and accurate information about your objectives, financial situation and needs, we are obliged to warn you that any advice we provide you may be based on incomplete or inaccurate information about you, and the onus of determining the appropriateness of our advice, before acting on that advice, will pass to you. In addition, we warn you that if we do not have your complete and accurate information, you run the risk that the MDA service and/or the Investment Program may not be suitable for you if recommended to you. You should read the warnings carefully.

What information do we maintain in your file?

For a minimum period of 7 years from the date on which we provide the relevant advice to you, we will maintain a record of your personal profile which includes details of your investment objectives, financial situation and needs, and records of any recommendations we make to you. We also retain copies of communication between you and Alder and Partners' staff for a minimum of 7 years.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy can be obtained by contacting our office.

Can you instruct us to buy, hold or sell investments?

A fundamental feature of the MDA service (if that is suitable for you) is that you provide us with authority and discretion to trade or invest on your behalf. Accordingly, we do not seek your approval or consent prior to making investment decisions.

If you wish to instruct us to buy, hold or sell investments or retain control of the decision-making function in respect of any particular financial product, or group of financial products, please let us know immediately. Those financial products will be identified as 'Client Directed Investments' under the MDA service and will not form part of the portfolio managed under our discretion. We do this in order to ensure that no errors are made in the decision making process regarding your financial products.

If you wish to instruct us to buy/hold/sell a financial product you may instruct us by telephone or email.

Do we have any relationships that may influence the service or advice you may receive?

We are a privately-owned company. We are neither partly or wholly owned by any financial institution, bank or insurance company, and are therefore not subject to the specific potential conflicts of interest that may arise from such associations or interests.

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Alder and Partners, its directors and employees, including your adviser and their associates, may hold interests in financial products that are recommended to you or may hold interests in the issuers (or associates of the issuers) of financial products that are recommended to you. Any significant interest will be recorded in a register of financial product holdings and where appropriate this will be disclosed to you in your SOA or ROA.

What kind of compensation arrangements are in place?

Alder and Partners maintains Professional Indemnity insurance as required by s912B of the *Corporations Act 2001* (Cth).

Our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Alder and Partners and our representatives and employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any representative and employee who has ceased work with Alder and Partners for work done whilst engaged with us.

What should you do if you have a complaint about our services?

If you have any complaint about our services, you should take the following steps:

1. contact our Compliance Manager on (08) 9386 1900. Alternatively, put your complaint in writing and send it to us at PO Box 5140 Dalkeith WA 6009;
2. Alder and Partners is a member of the Australian Financial Complaints Authority (AFCA). Should the complaint remain unresolved, or is not resolved within 30 days, you have the right to refer the matter to AFCA.

The contact details for AFCA are:

Postal address: GPO Box 3,
Melbourne VIC 3001
Phone: 1800 931 678
Fax: (03) 9613 6399
Email: info@afca.org.au
Website: www.afca.org.au

3. you may also call the Australian Securities and Investments Commission on 1300 300 630 to obtain information about your rights.

Fees and other costs

Consumer advisory warning

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better services and advice justify higher fees and costs.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (www.moneysmart.gov.au) has fee calculators to help you check out different fee options.

How are we paid for the services we provide?

The initial consultation with your adviser is typically free of charge. At this meeting your adviser will discuss the fees that will be payable to prepare a written SOA.

We offer flexible payment methods to suit you and your advice requirements and these fee arrangements may be negotiated with your adviser. The table below outlines the fees that may be payable for the financial advice and services you receive from us. A detailed description of the fees payable for our financial advice and services will be provided to you in your SOA or ROA. All fees quoted are inclusive of GST.

Advisory Fees and Commissions

| | |
|---------------------------|---|
| Initial Advice Fee | We may charge this fee for the preparation of an SOA and implementation of those recommendations. This fee will be a minimum of \$2,200, with the maximum dependent on the complexity of the analysis required and the time expected to prepare the advice. |
|---------------------------|---|

| | |
|---------------------------|---|
| Client Service Fee | We will charge a Client Service Fee for investment management and strategic advice services which will include the offer of a formal Annual Review with your adviser. |
|---------------------------|---|

This fee is calculated via one of the following methods. Please note that a minimum Client Service Fee of \$10,000 per annum (p.a.) may be charged for our financial services and advice under any of these methods.

Tiered Portfolio Value

Under this method the Client Service Fee is tiered based on the value of your portfolio account balance.

| Account Balance | Maximum Client Service Fee (p.a.) |
|--------------------------|-----------------------------------|
| First \$1 million | 1.40% |
| Next \$1 million | 1.10% |
| Next \$3 million | 0.66% |
| Amounts Over \$5 million | 0.55% |

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For example, if you have a portfolio value of \$500,000, the Client Service Fee would be up to \$7,000 per annum. If you have a portfolio value of \$2 million, the Client Service Fee would be up to \$25,000 per annum.

Fixed Dollar Fee

Under this method a set fixed dollar fee is agreed between you and your adviser. The fee amount will depend on the complexity of your circumstances and the time expected to manage your affairs.

We do offer flexible fee arrangements and the above arrangements may be negotiated with your adviser.

Other Advice Fee

We may charge a fee for specialist investment or strategic advice on a matter not included as part of our Client Service Fee offering. The advice will be charged at an hourly rate of up to \$330, a fixed dollar amount or a combination of these. The fee will be confirmed with you before we commence work.

Insurance Commissions

Where we arrange life insurance policies on your behalf we may receive commissions paid to us by the product provider. The commission will vary between insurance companies and the type of insurance product recommended. Some insurers will reflect the commission rebate via a reduced policy premium. Where the insurer is unable to do this, they may pay Alder and Partners the commission directly. In this event, we will rebate the commission directly to you within three months of receipt.

Product Fees and Costs

Separate from and in addition to the Initial Advice Fee, Client Service Fee and Other Advice Fee disclosed above, you may incur other fees and costs relating to the products such as portfolio administration fees, investment management fees, brokerage charges when buying and selling listed securities, performance fees, buy/sell spreads, trustee fees, compliance fees, switching fees and withdrawal fees.

We only provide our MDA service where your portfolio is held via an administration and reporting platform which provides a custodial service, and which is regulated by ASIC. We recommend the Netwealth administration platform which is operated by Netwealth Investments Limited (AFSL 230975).

The tables that follow set out the types of product fees and costs that may be charged by using the Netwealth investment and/or superannuation platforms.

We have also provided a worked example of the total fees and costs, including our Client Service Fee, over a one-year period, for a notional \$50,000 superannuation portfolio invested through the Netwealth Super Accelerator Plus product. You can use this information to compare our service with other providers.

Please consult your adviser if you need clarification about these product fees.

Summary of Fees and Costs - Netwealth

Netwealth does not charge an establishment fee, contribution fee or withdrawal fee. This table summarises the fees and other ongoing costs that you may be charged. These fees and costs may be deducted from your money or from the returns on your investment.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

| Type of fee or cost | Investment account | Superannuation account | How and when paid |
|--|---|---|--|
| Annual management costs for your account | | | |
| Netwealth Administration Fee The fee charged by Netwealth for custody of assets and the administration of your accounts. | Up to 0.30% p.a. of the value of your portfolio plus a fixed \$240 per account fee. An overall minimum account fee of \$550 per calendar year will apply. | Up to 0.32% p.a. of the value of your portfolio plus a fixed \$240 per account fee. An overall minimum account fee of \$550 per calendar year will apply. | The administration and international securities fees are calculated daily and are deducted monthly in arrears from your cash account, or on full withdrawal from your account. The percentage component of the account fee is calculated on your total account balance, including your cash account and any other investments. |
| | An international securities fee up to 0.15% p.a. applies based on a percentage of the value of any international securities held in your portfolio. | An international securities fee up to 0.15% p.a. applies based on a percentage of the value of any international securities held in your portfolio. | |
| | Netwealth retains part of the interest that is earned on your cash account. They estimate that the rate of interest retained by them on the cash account may be between 1.40% p.a. and 1.45% p.a. | Netwealth retains part of the interest that is earned on your cash account. They estimate that the rate of interest retained by them on the cash account to 30 June 2021 was 1.10% p.a. | |
| Netwealth Superannuation ORFR Fee The fee charged by Netwealth on their superannuation accounts for their Operation Risk Financial Requirement (ORFR). | Not applicable | Up to 0.025% p.a. of the value of your portfolio. | Calculated daily and charged monthly in arrears to your Netwealth Cash account. |

| Type of fee or cost | Investment and Superannuation accounts | How and when paid |
|--|--|--|
| <p>Fund Manager Fees The fees charged by the Listed Investment Companies, Exchange Traded Funds and Unlisted Managed Funds that we may recommend for you.</p> | <p>Fees vary significantly but are typically between 0.05% and 1.35% per annum of the value of your portfolio. Fees and costs for each managed funds are included in the PDS or other disclosure document for the relevant managed fund which is available from Alder and Partners or the Netwealth website.</p> | <p>These fees are built into the investment unit prices.</p> |
| <p>Transaction Fees These fees and costs may apply depending on the nature and type of investment transaction undertaken on your account</p> | <p>Typical transaction fees that may apply include:</p> <ul style="list-style-type: none"> ○ Buy-Sell spread incurred on redemption or acquisition of managed funds; ○ Asset transfer fees on account closure; ○ ASX Securities brokerage fee; ○ International Securities brokerage and settlement fee; and ○ Margin on currency conversions on International Securities transactions. <p>This is not an exhaustive list of the fees and costs that may apply on your account. Please refer to the applicable Netwealth disclosure document for a complete list of the fees that may apply. These documents can be obtained via www.netwealth.com.au or by requesting a copy from our office.</p> | <p>Please refer to the applicable Netwealth disclosure document for further details.</p> |

Example of total annual fees and costs – Netwealth Super Accelerator Plus

The table below sets out an example of our Client Service Fee and the platform administration fee over a one-year period. You can use this information to compare our service with other providers.

This example assumes an initial investment of \$50,000 and there is a constant account balance throughout the year. This example is based on the following investments: Minimum cash requirement (\$500), Term deposits (\$7,000), Vanguard Diversified Balanced Index Fund (\$20,000), Vanguard Australian Property Securities Index Fund (\$3,500), ASX listed securities (\$13,500) and international listed securities (\$5,500).

| Type of fee or cost | Amount | Balance of \$50,000 |
|--|-------------------|---|
| Example annual advice and management costs for an MDA account | | |
| Contribution Fee | Nil | For any amount added to your account, you will be charged \$0 as a contribution fee. |
| PLUS | | |
| Alder and Partners' Client Service Fee | Up to 1.40% p.a.* | For the \$50,000 amount invested, the Client Service Fee payable to Alder and Partners will be up to \$700 per annum. |
| PLUS | | |
| Netwealth Administration Fees | Up to 0.32% p.a. | For an account value of \$50,000, the account administration fees will be \$563.75 per annum, which is the minimum annual account fee that must be applied for a Netwealth account plus the international securities fee plus the interest retained on the cash account by Netwealth |
| PLUS | | |
| Operational Risk Financial Requirement | 0.025% p.a. | For an account value of \$50,000, the ORFR Fees will be up to \$12.50 per annum. |
| PLUS | | |
| Fund Manager Fees | | For every \$50,000 you have invested, there could be indirect charges by fund managers of \$62.05 per year. |
| EQUALS | | |
| Total cost of portfolio | | If your balance was \$50,000, then for that year you would be charged fees of \$1,338.30 . |

* There may be a minimum annual Client Service Fee applied. If there is a minimum, this will be disclosed to you in the SOA which you will receive prior to agreeing whether to proceed with our services.

The actual total cost to you will depend on the investment mix we choose for you, your portfolio balance and any additional fees you may agree with your adviser. Fund manager fees vary between investments and your actual costs will depend on the actual investments selected for your account. As we will act with discretion through the MDA service, you will not be aware of the costs prior to their selection.

The example does not include any transaction fees. These will be incurred when we make the initial investments for your account/s and then for any investment changes made during the year. These are not known in advance and their total value will depend on the number and type of transactions undertaken during the year.

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Adviser Profile

WHO IS YOUR ADVISER?

This Adviser Profile forms part of the Alder and Partners Pty Ltd (Alder and Partners) Financial Services Guide (FSG). Please read this profile in conjunction with the FSG and retain a copy for your records.



Your adviser is David Alder

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David Alder is a Director and Representative of Alder and Partners Pty Ltd (AFSL 382714).

David co-founded Alder and Partners in 2010. Continuing the family tradition (sixth generation) of providing financial advisory and investment management services to private clients, not for profit entities, and corporate clients, he has been employed in the Australian securities industry since 2001.

He specialises in the provision of strategic and technical advice, self-managed superannuation as well as portfolio investment management. David has extensive experience in investing, both directly and via unlisted managed funds, in equities, real estate investment trusts, interest rate securities and exchange traded funds.

You can contact David at:

ph: 08 9386 1900
em: dalder@alderandpartners.com.au

Level 1, 168 Stirling Highway Nedlands WA 6009
PO Box 5140 Dalkeith WA 6009

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What financial services are we authorised to provide and what kinds of products do these services relate to?

Alder and Partners is authorised to provide financial product advice and deal in financial products by applying for, acquiring, varying, or disposing of a financial product on behalf of another person in respect of the following classes of products (for both retail and wholesale clients):

- Basic deposit products
- Non-basic deposit products
- Government debentures, stocks or bonds
- Investment life insurance products
- Life risk insurance products
- Managed discretionary account services
- Interests in managed investment schemes including investor directed portfolio services (IDPS)
- Retirement savings account products
- Securities
- Superannuation
- Standard margin lending

David Alder is authorised to advise and deal in all the financial products listed above.

How is your adviser paid?

Your adviser is paid a salary from Alder and Partners Pty Ltd. He may also receive bonus payments. His remuneration is not related to specific investment or product recommendations. Please refer to the FSG for details about the fees and charges Alder and Partners may receive for the services and advice provided to you.

Adviser Profile

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Your adviser is Steven Tulloch

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Steven is a Representative of Alder and Partners Pty Ltd (AFSL 382714).

Steven has been employed in the financial services industry since 2005, commencing his career in stockbroking in Perth. He then spent three years in London working in Fixed Income Derivatives for global investment bank Morgan Stanley where he gained valuable experience and insights into risk management and hedging for some of the largest institutional investors in the world. Working through the Global Financial Crises in one of the epicentres of the world's financial system provided an invaluable learning experience.

Steven joined our team in January 2013 and is responsible for the provision of strategic and technical advice to clients. Steven specialises in superannuation, investment management, taxation planning and insurance.

You can contact Steven at:

ph: 08 9386 1900
em: stulloch@alderandpartners.com.au

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Steven Tulloch is authorised to advise and deal in all the financial products listed above.

How is your adviser paid?

Your adviser is paid a salary and bonus payments from Alder and Partners Pty Ltd. He will receive up to 35% of the fees paid by you (excluding GST) for the financial services and/or products provided to you. As the financial services licensee, Alder and Partners Pty Ltd will retain the balance. His remuneration is not related to specific investment or product recommendations. Please refer to the FSG for details about the fees and charges Alder and Partners may receive for the services and advice provided to you.

ALDER & PARTNERS

Private Wealth Management

Adviser Profile

WHO IS YOUR ADVISER?

This Adviser Profile forms part of the Alder and Partners Pty Ltd (Alder and Partners) Financial Services Guide (FSG). Please read this profile in conjunction with the FSG and retain a copy for your records.



Your adviser is Matthew Bushell

BBus GradDipFinPlan

Matt is a Representative of Alder and Partners Pty Ltd (AFSL 382714).

Matt began his financial services career in 2016 and gained valuable experience working for a financial services firm in Melbourne before relocating to Perth. He holds a Bachelor of Business from RMIT University majoring in Economics and Finance along with a Graduate Diploma in Financial Planning from Kaplan Professional. He has also completed an additional qualification in Self-Managed Superannuation Funds.

Matt has considerable experience in formulating and providing strategic and technical advice to clients.

You can contact Matthew at:

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What financial services are we authorised to provide and what kinds of products do these services relate to?

Alder and Partners is authorised to provide financial product advice and deal in financial products by applying for, acquiring, varying, or disposing of a financial product on behalf of another person in respect of the following classes of products (for both retail and wholesale clients)

- Basic deposit products
- Non-basic deposit products
- Government debentures, stocks or bonds
- Investment life insurance products
- Life risk insurance products
- Managed discretionary account services
- Interests in managed investment schemes including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation
- Standard margin lending

Matt Bushell is authorised to advise and deal in the financial products listed above with the exception of Standard margin lending.

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Your adviser is paid a salary from Alder and Partners Pty Ltd. He may also receive bonus payments. His remuneration is not related to specific investment or product recommendations. Please refer to the FSG for details about the fees and charges Alder and Partners may receive for the services and advice provided to you.