

Representative Profile

This document forms part of the Financial Services Guide and is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.

Who we are

Your financial consultant is:

David Murdoch
Authorised Representative No. 341901

He offers his services on behalf of Godfrey Pembroke Limited.

The Financial Services that the above financial consultant offers is provided by Paxton Bridge Financial Pty Ltd
ACN 139 097 260
ATF Paxton Bridge Trust
ABN 74 224 789 721
Authorised Representative (AR) No. 341900

Godfrey Pembroke has authorised them to provide you with this Financial Services Guide (FSG).

Paxton Bridge Financial provides a unique approach to understanding your goals and objectives through the discovery of your individual and family requirements.

Our approach goes beyond traditional financial planning to take in the needs that arise through the phases of your financial life. These needs include:

- accumulation
- preservation
- transfer

Managing and responding to the demands of each stage is vital. A 'set and forget' approach is unlikely to serve your long-term needs.

Instead, we see this as an evolution. It's a journey that you will take through the various stages of your life – and we will take great pride in joining on that journey.

A goal without a plan is just a wish.

Antoine de Saint-Exupery
French writer (1900 - 1944)

What we do

We are authorised by Godfrey Pembroke Limited to provide financial advice in relation to:

- wealth accumulation
- income & asset protection
- tax strategies
- superannuation
- retirement and redundancy planning
- estate planning
- social security
- debt management

and to provide advice and deal in the following financial products:

- basic deposit products
- non-basic deposit products
- non-cash payment products
- derivatives
- government debentures, stocks or bonds
- life products – investment life insurance
- life products – life risk insurance products
- managed investment schemes, including investor directed
- portfolio services (IDPS)
- retirement savings account products
- securities and superannuation

Contact us

For more information on anything you have read in the Financial Services Guide or Representative Profile, or if there is anything else we can help you with, please contact us at:

737 Burwood Road
Hawthorn VIC 3122
Phone: +61 3 8862 6428
Fax: +61 3 8862 6668
Email advice@paxtonbridge.com



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How we charge for our services

All fees will be disclosed and discussed via a quotation or advice contract prior to work commencing

Initial consultation	Opportunity for us to meet to determine if we can work together – At our expense
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Strategic Financial Map preparation	Preparation fees will range from a minimum of \$3,300 to \$11,000 and depend on the level of complexity of your situation and nature of advice required. A written proposal will be provided and agreed prior to any work commencing, with 50% of the fee payable in advance and the balance payable upon presentation of the Strategic Financial Map .
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Ongoing Strategic Advice Retainer	<p>The Strategic Financial Map will outline the ongoing strategic advice required and detail what is incorporated within the retainer (e.g. - scope of work and advice expectations). This will depend on the level of complexity of your situation and the nature of advice and additional services required.</p> <p>Minimum fee - \$6,600 per annum (indexed to AWOTE - Average Weekly Ordinary Time Earnings)</p> <p>A written proposal will be provided and agreed prior to any ongoing advice commencing. This fee will be payable in monthly instalments or as agreed.</p>
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Advice Implementation	<p>Once off fees may apply for implementing the advice following the completion of the Strategic Financial Map. This will depend on the advice requirements agreed to be incorporated within the Ongoing Strategic Advice Retainer.</p> <p>If specific implementation actions are required that are not incorporated in the Retainer a proposal will be provided outlining the depth and nature of these action and agreed prior to any implementation work commencing. The fee will be a minimum of \$1,100 and may be paid directly by you via credit card, direct debit, cheque or collected through the product issuer.</p> <p>Commissions on Investments</p> <p>All initial and ongoing commissions will be rebated or offset against implementation fees as agreed.</p> <p>Risk Insurance</p> <p>Initial and ongoing commissions may be rebated (see below).</p> <p>Debt</p> <p>Outsourced to a third party professional. Commissions received through placement of debt may be rebated (see below).</p> <p>Estate Planning</p> <p>If specific services are required a proposal will be provided outlining the depth and nature for these services. The fee for this service will be from \$2,200. Third party fees for any legal work will be charged in addition.</p>
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Portfolio Management Services (ongoing) (fee for advice)	<p>Portfolio management service will usually be subject to a fee based on a percentage of the portfolio under advice.</p> <p>Management of your portfolio up to \$500,000, excluding direct equities, is incorporated within the Retainer.</p> <p>Funds in excess of \$500,000 attract an additional fee and added to the Retainer :</p> <ul style="list-style-type: none">• 0.55% - Model Portfolio Managed Funds• 0.77% - 1.1% - Non Model Portfolios (depending on investments required) <p>Direct Equity Portfolios</p> <p>For all direct listed equity portfolios an additional fee of 0.55% per annum will apply across the value of the entire direct equity portfolio and added to the minimum fee.</p> <p>Charges may also apply for the trading of direct equities. See Stockbroking section below.</p>
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Risk Insurance

(Implementation & Ongoing)

Fee for advice arrangement

Commissions will be rebated or offset against premiums payable. This will be agreed before proceeding.

Where a fee for advice has been agreed the following fees will apply:

- Implementation fee - 20% of total year one premium - subject to a minimum of \$2,200
- Ongoing advice fee (added to *Ongoing Strategic Advice Retainer*) – 15% of premium - subject to a minimum of \$1,650

Commission basis

Unless a *fee for advice* is agreed for insurance related advice we will receive commission for our initial and ongoing advice. Where a life insurance product is arranged, the relevant insurer will pay us an initial commission. The rate of commission is between 0% and 130% and is calculated as a percentage of the annual premium paid by you.

Annual commission will also be paid when you renew your policy each year. The rate of ongoing commission is between 0% and 33% of the annual premium.

Debt Advice

(Implementation & Ongoing)

Fee for advice arrangement

Commissions will be rebated or offset against the cost of funds. This will be agreed before proceeding.

Where a fee for advice has been agreed the following fees will apply:

- Implementation fee – 0.22% of loan arranged - subject to a minimum of \$2,200
- Ongoing advice fee (added to *Ongoing Strategic Advice Retainer*) – 0.165% of loan arranged - subject to a minimum of \$1,650

Commission basis

Unless a *fee for advice* is agreed for debt related advice we will receive commission for our initial and ongoing advice. Where a debt facility is arranged, the relevant provider may pay us an initial and/or ongoing commission. This commission will be disclosed upon arranging the debt facility.

Stockbroking

(fee for advice)

A charge of \$50 per trade (in addition to the stockbroking charge) may apply when we facilitate a trade on your behalf. This will be agreed before proceeding.

Ad hoc advice

Where you do not wish to participate in an ongoing advice fee arrangement but require advice on an ad hoc basis, an hourly fee of \$385 may apply.

All commissions and fees are inclusive of GST. Fees could be greater than those disclosed above in complex cases. In these instances, we will inform you of the exact fee payable in writing. Fees may be paid directly by you via credit card, direct debit, cheque or collected through the product issuer.