

Financial Services & Credit Guide (FSCG)

A guide to the services we provide and how we will work with you
to achieve your goals



Incorporating Prophecy Wealth Management



Important

This Financial Services and Credit Guide (FSCG) contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee Charter Financial Planning Limited (Charter)
- our fees and how we, your adviser and Charter, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or Charter

Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SoA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

About our practice

We understand that everyone's needs and goals are different. Whether you are looking for financial advice to help achieve your long-term goals or facing a life changing event, we are here to help you choose the right path.

Minerds Bell Consultancy Group has been providing tailored financial solutions South Australians since 1975 when it was initially established by Clive Harris. Since Andrew Harris took over ownership and management in 2001, Minerds Bell has evolved into an award winning, highly professional boutique financial planning practice, catering to the financial planning needs of all clients.

The Prophecy Wealth Management business was purchased in December 2011 and the business further expanded in 2017 when Silverstream Financial Solutions, which provides expert advice to pre-retiree and retiree clients, was acquired.

The practice currently employs 5 highly trained advisers with over 70 years of combined experience. In addition, we have 8 dedicated and friendly support staff.

We will provide you with strategies that allow you to take control of your own financial future. We build relationships with you and your family to secure each generation's financial wellbeing.



Minerds Bell Consultancy Group has been accredited by the Financial Planning Association of Australia (FPA) as a FPA Professional Practice. We are extremely proud to be recognised as a high quality financial planning practice, committed to the highest professional and ethical standards.



We are one of a select number of businesses that has been awarded Certified Quality Advice Practice status by Charter. This program sets an industry benchmark for providing high-quality financial advice. The certification is awarded based on industry qualifications, demonstrated best practice business operations and proven success in meeting the financial needs of our clients.

Summary of the business

Name	Clive Harris & Associates Pty Ltd trading as Minerds Bell Consultancy Group
Australian Business Number	97 008 019 163
Authorised representative number	253165

Our office contact details

Address	79 Belair Road, Kingswood, South Australia 5062
Phone	08 8373 1711
Fax	08 8373 1722
Email	minerdsbell@minerdsbell.com.au
Website	www.minerdsbell.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our Financial Advisers and Credit Advisers** on page 12.

We can provide advice on	We can arrange the following products and services
— Investments strategies (strategic asset allocation)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Employer superannuation *
— Debt management (including borrowing for personal and investment purposes)	— Self-managed superannuation funds (SMSF) *
— Salary packaging	— Borrowing within your SMSF *
— Superannuation strategies and retirement planning	— Managed investments
— Personal insurance	— Investor directed portfolio services (for example, administration platforms)
— Centrelink and other government benefits	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Self-Managed Super Funds *	— Standard margin loans *
— Limited Recourse Borrowing Arrangements *	— Retirement income streams, including pensions and annuities
— Gearing Strategies *	— Personal and group Insurance (life cover, disability, income protection and trauma)
— Ongoing advice and services, including regular portfolio reviews	— Life investment products including whole of life, endowment and bonds
— Aged care *	— Securities (including listed securities) *
	— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.
	— Investor directed portfolio services
	— Limited selection of investment guarantees

*Specialist Accreditations

Charter maintains an approved products and services list from a diversified selection of approved Australian and International providers, including companies related to Charter. These have been researched by external research houses as well as our in-house research team.

Charter periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to Charter's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those approved by Charter. As at September 2018, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Charter are ANZ, Commonwealth Bank, AFG Home Loans, Bank of Melbourne, Newcastle Permanent and ING.

Tax implications of our advice

Under the Tax Agent Services Act 2009, Clive Harris & Associates Pty Ltd, trading as Minerds Bell Consultancy Group is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Transaction services

We can arrange to complete transactions for you on limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years. You may request a copy of such records by contacting our office during that period.

Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to ongoing advice and services, the details will be documented and provided to you in a service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing fee arrangements and how the service can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

Our fees

The fees charged for our advice and services may be based on a combination of:

- A set dollar amount; or
- A percentage based fee.

Our agreed advice and service fees may include charges for:

- Initial advice; and
- Ongoing advice.

Please note that for services in relation to insurance, banking deposit products, some loan products and older investment products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions; and
- Ongoing commission - a percentage of the value of your investment balance, usually calculated at the end of each month in which you hold the investment.

Payment methods

We offer you the following payment options for payment of our advice fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment.

All fees and commissions will be paid directly to Charter as the licensee. They retain an amount (a licensee fee) to cover their licensee costs and the balance is passed on to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

For more information on our services, please see our **Schedule of fees** attached or available on request.

Fixed service fees

We offer the following services at these fees:

Service	Fee
Initial Consultation Meeting	\$330 per hour

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Other benefits we may receive

The following is a list of benefits we may receive other than those explained above. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.

In addition to the payments we may receive for my advice and services, we may receive other support services from the licensee. We may also be eligible to receive financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation including if we qualify under the licensee's excellence program, and business performance or business costs. These benefits are paid either at the licensee's discretion or depending on meeting certain qualifying criteria including the quality of my services, business goals and ranking against other practices in Charter. The amounts are set by the licensee from time to time (usually on an annual basis).

We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Development, management and advice (DMA) recognition

We may qualify to receive a DMA payment to recognise our growth and professionalism. The DMA is based on a rate, and determined by our ranking relative to other Charter Financial Planning practices. The relevant rate may range from 0% to 3.25%, depending on our ranking and whether or not we qualify for the certified quality advice program (see the "certified quality advice program" section below). The rate is then applied to our practice revenue and paid to us across the year.

For example, if our DMA is set at 1% and our revenue for the period was \$200,000, we would receive a total of \$2,000 for that year, paid over two instalments.

How our performance is ranked

Ranking of practices is determined by a points system which is a broad measure of the growth and professionalism of our practice as compared to other practices in the Charter Financial Planning network. The points system is based on a combination of factors within a balanced scorecard such as the quality of our services, compliance, our business goals and our engagement with our clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service revenue and the change in our clients' product holdings over the measurement period.

Value participation scheme

AMP will provide us a payment based on the total in force annual premiums on some AMP insurance products and funds under management in some AMP wealth management products. The amount paid is based on the following:

- A tiered rate of up to 3% is applied incrementally to total premiums on some AMP insurance products. For example, if a client takes out a qualifying AMP insurance policy with an annual premium of \$3,000, we may receive an annual payment of up to \$90 in respect of that policy, with the rate applied dependent on the total combined premiums from all qualifying AMP insurance products.
- A tiered rate of up to 0.25% is applied incrementally to the total funds under management in qualifying AMP wealth management products. For example, if an existing client with a qualifying AMP wealth product invests a further \$40,000 into that product, we may receive up to \$100 in respect of that specific investment, with the rate applied dependent on the total qualifying funds under management.

From 1 July 2014, all investments in AMP wealth management products by new clients have been excluded from the scheme.

From 1 January 2018, all premium for new policies from the relevant AMP insurance products have been excluded from the scheme.

Certified quality advice program

On meeting eligibility criteria and gaining access into the program, we may become eligible for discounts on licensee fees, a 10% increase in purchase price under the buyout option and a 10% increase in DMA payment should we qualify. Eligibility is assessed on professional operations and processes, high quality advice standards and education.

Buyout option

If we leave the financial services industry, we are eligible to sell the register rights of our client base to Charter Financial Planning Limited. The valuation of these rights is based on a multiple of the annual financial planning revenue generated by our practice.

Personal and professional development

Charter provides personal and professional development opportunities in the form of education and professional development programs, offered annually to qualifying practices.

Summit

The Summit is a national convention available to advisers from all Charter practices. Charter subsidises the expenses of those who attend the convention up to a maximum value of \$1,200 per annum per practice.

Charter Leaders program

Each year, practices that meet particular criteria may be awarded entry into the Charter Leaders program. The criteria is based on a combination of factors including the quality of services, business goals and rankings against other practices in Charter. The Charter Leaders program provides access to personal and professional development courses organised by Charter. Charter may subsidise the cost of these courses up to amounts as determined by Charter from time to time.

Business support

We might receive financial assistance including subsidies or reimbursements for accounting, legal and bank fees; marketing or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.

Charter will also provide a grant to us if we meet specific qualification criteria by reimbursing the practice up to \$3,750 per authorised representative to meet the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority.

Placement fees

From time to time Charter will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by Charter. We may share in this fee based on the level of participation by our clients.

Relationships and associations

It is important that you are aware of the relationships that Charter has with providers of financial services and products as they could be seen to influence the advice you receive.

About our licensee

Charter Financial Planning Limited

ABN 35 002 976 294

Australian Financial Services Licensee and Australian Credit Licensee No: 234665

Charter:

- Approved the distribution of this guide
- Authorised us to provide advice and other services as described in this guide
- Authorised us to provide credit assistance services to you

Charter's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

About the AMP Group

Charter is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are related or associated with Charter namely:

- National Mutual Funds Management Limited
- NMMT Limited
- N.M. Superannuation Pty Limited
- Multiport Pty Limited
- Ipac asset management limited
- AMP Bank Limited
- SMSF Administration Solutions Pty Ltd
- AMP Capital Funds Management Limited
- AMP Capital Investors Limited
- AMP Superannuation Limited
- AMP Life Limited
- Cavendish Superannuation Pty Ltd
- Australian Securities Administration Limited (ASAL)
- SuperConcepts Pty Ltd

If we recommend a product issued by the AMP Group or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Authorised representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

Our referral arrangements

Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

Provider	Payment arrangement
Moore Stephens Pty Ltd	We will pay Moore Stephens Pty Ltd up to 25% of our initial fee. For example if our advice fee is \$1,000, we will pay a referral fee of up to \$250

Other business interests

In addition to providing the services listed in this FSCG, we have a relationship with MB Mortgage Solutions Pty Ltd which provides Mortgage Broking Services.

Andrew Harris, Daran Thompson and Natalie Bordun hold a percentage of the equity interests in this business. As a result, they will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact AMP Advice Complaints:
 - Phone 1800 812 388
 - Email advicecomplaints@amp.com.au
 - In writing:
Attention: National Manager, Advice Complaints
33 Alfred Street
Sydney NSW 2000
- They will try to resolve your complaint quickly and fairly.
- If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue relating to your personal information	The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Charter is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of Charter, even where subsequent to these actions they have ceased to be employed by or act for Charter.

Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and Charter may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Charter to review customers' needs and circumstances from time to time, including other companies within the AMP group (the Group);
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
- We may be disclosing your personal information to Philippines for the purpose of Paraplanning.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Group Privacy Policy); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and Charter will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Charter holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of Group's Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

Our Financial Advisers

About Andrew Harris



Andrew commenced in the Financial Planning Industry in August 1995 and has been an Authorised Representative of Charter Financial Planning in Adelaide since 1996.

Andrew took over as Director of Minerds Bell in 2001 when his father, Clive Harris retired. Since Andrew took over the business, Minerds Bell has evolved into a highly professional, award winning boutique financial planning practice.

Andrew offers his clients his extensive experience in wealth creation, pre /post retirement planning and risk protection. He completed his Graduate Diploma of Financial Planning from Deakin University in 2002, and is a CERTIFIED FINANCIAL PLANNER™ as designated by the Financial Planning Association. Andrew is a Committee Member of the South Australian Chapter of the Financial Planning Association.

On a personal note, Andrew has two children with his wife Tanya and loves to relax on the golf course when he gets the chance.

Award Winning Financial Planning Advice

2018 Winner Charter Financial Planning SA/NT "State Practice of the Year"

2016 Winner Gerald Lippman Perpetual Trophy National Award

2015 Winner Charter Financial Planning SA "State Adviser of the Year"

2014 Winner Charter Financial Planning SA/NT "Value of Advice Award"

2011 Winner FPA CFP™ Best Practice Award South Australia Chapter

2009 Inaugural Winner of the AXA Financial Advice Networks "State Value Of Advice Award"

2009 Winner of the AXA Financial Advice Networks "State Adviser of the Year"

Experience



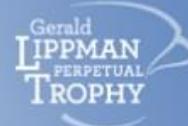
2018
Practice of the Year

State Winner



2016
Gerald Lippman
Perpetual Trophy

Winner



	
Qualifications	Diploma Financial Planning CERTIFIED FINANCIAL PLANNER® 
Membership	CFP Member of the Financial Planning Association of Australia (FPA)
Email	andrew.harris@minerdsbell.com.au
Authorised representative number	250471
Authorised credit representative number	406327

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section except Limited Recourse Borrowing Arrangements and Employer Super.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- dividends

I am a director, shareholder and employee of Clive Harris & Associates Pty Ltd and received a salary plus dividends from the practice

My other business activities and relationships

In addition to providing the services listed in this FSCG, I am a director and shareholder of MB Mortgage Solutions Pty Ltd who provide mortgage broking services.

I control a percentage of the equity interests in this business. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

About Natalie Bordun



<p>Experience</p>	<p>Natalie has over 20 years of experience within various sectors of the financial industry, with more than 10 of those in financial planning. She completed her Diploma of Financial Planning from Deakin University in 2004, and is a CERTIFIED FINANCIAL PLANNER™ as designated by the Financial Planning Association</p> <p>Natalie is an Accredited Aged Care Professional™ as per the Aged Care Steps training program. As an Aged Care specialist Natalie has been appointed to the Bupa Aged Care Financial Guidance Panel. She understands seeking the right advice can help you to make the right decisions and reduce the stress on you and your family.</p> <p>Natalie’s experience includes providing advice in the areas of superannuation, Self-Managed Super Funds, retirement, wealth creation, protection, Aged Care, gearing, redundancy packages, Centrelink issues and business succession planning.</p> <p>Natalie is married with a young son and loves to travel as much as she can.</p>
<p>Qualifications</p>	<p>Diploma of Financial Markets Diploma Financial Planning Accredited Aged Care Professional™ CERTIFIED FINANCIAL PLANNER®</p> 
<p>Membership</p>	<p>CFP Member of the Financial Planning Association of Australia (FPA)</p>
<p>Email</p>	<p>natalie.bordun@minerdsbell.com.au</p>
<p>Authorised representative number</p>	<p>299661</p>
<p>Authorised credit representative number</p>	<p>368394</p>

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section except Limited Recourse Borrowing Arrangements and Employer Super.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- dividends

I am a shareholder and employee of Clive Harris & Associates Pty Ltd and received a salary plus dividends from the practice.

My other business activities and relationships

In addition to providing the services listed in this FSCG, I am a shareholder of MB Mortgage Solutions Pty Ltd who provide mortgage broking services.

I control a percentage of the equity interests in this business. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

About Daran Thompson



Experience	<p>Daran commenced working in the financial services industry in 1998 and he has been an Authorised Representative since 2004. Daran is a member of the Financial Planning Association of Australia.</p> <p>Daran's experience includes providing advice in the areas of superannuation, retirement, wealth creation, protection, gearing, redundancy packages, centrelink issues and business succession planning</p> <p>Daran is married with three young boys and enjoys spending time with the family and is a keen sailor and surfer.</p>
Qualifications	Advanced Diploma Financial Services
Membership	Associate Member of the Financial Planning Association of Australia (FPA)
Email	daran.thompson@minerdsbell.com.au
Authorised representative number	426736
Authorised credit representative number	446384

The advice and services I can provide

I am authorised to provide all the services listed in the Our advice and services section except Employer Super.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive salary and dividends from our practice.

I am a shareholder and employee of Clive Harris & Associates Pty Ltd and received a salary plus dividends from the practice.

My other business activities and relationships

In addition to providing the services listed in this FSCG, I am a shareholder of MB Mortgage Solutions Pty Ltd. I control a percentage of the equity interests in this business. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

About Adrian Loader



Experience	<p>Adrian has a wealth of experience as a financial planner having been advising clients as an Authorised Representative since 1994. Prior to 2017 he successfully operated his own practice, Silverstream Financial Solutions. During 2017 he merged his business with Minderds Bell Consultancy Group.</p> <p>Adrian has extensive experience and expertise in advice to pre-retiree and retiree clients and is considered by many a specialist in these areas.</p>
Qualifications	<p>Diploma of Financial Planning CERTIFIED FINANCIAL PLANNER®</p>  <p>Certificate in Financial Markets (State Dux) - Securities Institute of Australia</p>
Membership	CFP Member of the Financial Planning Association of Australia (FPA)
Email	adrian.loader@minerdsbell.com.au
Authorised representative number	250495
Authorised credit representative number	406339

The advice and services I can provide

I am authorised to provide all the services listed in the Our advice and services section except Limited Recourse Borrowing Arrangements.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I am an employee of Clive Harris & Associates Pty Ltd and received a salary from the practice.

About Will Nicodin



Experience	<p>Will commenced working in the financial planning industry in 2015 as an adviser assistant at Minerds Bell Consultancy Group. He initially completed a bachelors degree in International Business, Finance and Trade at UniSA and then furthered his education by completing a Diploma of Financial Planning.</p> <p>Since then, Will has worked closely with the advisers within the firm and undergone further training to become an Authorised Representative of Charter Financial Planning. He is currently undertaking his Professional Year.</p> <p>Outside of work, Will loves keeping active by going to the gym, boxing and playing soccer. He also is a big foodie and loves travelling.</p>
Qualifications	<p>Bachelors of International Business, Finance and Trade Diploma of Financial Planning (Financial Services)</p>
Membership	<p>Associate Member of the Financial Planning Association of Australia (FPA)</p>
Email	<p>william.nicodin@minerdsbell.com.au</p>
Authorised representative number	<p>1269140</p>
Authorised credit representative number	<p>512702</p>

The advice and services I can provide

I am authorised to provide all the services listed in the Our advice and services section except those requiring Specialist Accreditation marked with an asterisk (*).

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I am an employee of Clive Harris & Associates Pty Ltd and received a salary from the practice.

