# Financial Services Guide

**Version 15.1 14 August 2026**

Authorised for release by MPFinPlan Pty Ltd

MPFinPlan Pty Ltd
767A Nicholson Street
PO Box 560
Carlton North VIC 3054

03 9380 8844 team@moranfp.com.au
ABN 40 159 812 530
AFSL 428848

# Financial Services Guide
# V15.1 14th August 2026

## Licensee

MPFinPlan Pty Ltd AFSL 428848 ABN 40 159 812 530

## Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the services that we offer. It contains information about:

- MPFinPlan Pty Ltd and its authorised representatives
- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we deal with complaints if you are not satisfied with our services.
- Information about your adviser

Individual Authorised Representatives and Corporate Authorised Representatives covered by this document:

| | |
|---|---|
| Paul Moran (ASIC No. 243434) | Alexander Hont (ASIC No. 403295) |
| Marcus Nicholson (ASIC No. 1269711) | John Kirk (ASIC No. 421530) |
| Grant Howe (ASIC No. 264662) | Kelli Hooper (ASIC No. 306565) |
| Matthew Kaye (ASIC No. 1240237) | Tyron Waugh (ASIC No. 001316501) |
| Darren Styles (ASIC No. 249806) | Raymond White (ASIC No. 249772) |

Moran Advice Services Pty Ltd (ASIC No. 1307200) Trading as Moran Partners Financial Planning

Hont Financial Services Pty Ltd (ASIC No. 1267993) Trading as Moran Partners Financial Planning

JP Kirk Pty Ltd (ASIC No. 1296380) Trading as Moran Partners Financial Planning,

Frontier Wealth Management Pty Ltd (ASIC No. 344708) t/a Zenith Wealth

The above are representatives acting on behalf of MPFinPlan Pty Ltd and you are welcome to confirm this at www.moneysmart.gov.au/investing/financial-advice/financial-advisers-register

**Not independent**
MPFinPlan and its authorised representatives are not independent, impartial or unbiased in relation to the provision of personal advice because we may recommend financial products issued by our own corporate group, including in-house Separately Managed Account (SMA) model portfolios. We also may not charge you a fee for our advice on risk insurance policies if we are paid a commission by the product provider. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers

# What Services do we provide?

- Holistic Financial Planning Advice
- Superannuation and Retirement Strategies and Planning
- Investment Advice (including Shares and Managed Investments)
- Personal Insurance Advice
- Aged Care Advice
- Cash-Flow Management and Savings Strategies
- Debt Management Strategies (although not mortgage broking)
- Tax Planning Strategies as they involve Investment Strategies and Superannuation

## What are we authorised to recommend to you?

- Deposit and Payment Products including Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products (Insurance Bonds)
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities (Shares, ETF's and Listed Securities)
- All Superannuation including Self-Managed Super Funds

## When we provide you with financial planning services you may receive:

### Statement of Advice (SOA) and Record of Advice (ROA)

When we provide personal advice, ordinarily this will be recorded and provided in a financial plan known as a Statement of Advice (SOA). The SOA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

### PDS

If we recommend or arrange a financial product for you, we will provide you with 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.

## How can you provide instructions to us?

You can provide instructions to us in writing, email and via a phone call (which we may record with your permission). We can accept electronic signatures as well although not all financial product providers will allow this.

## Is our advice influenced by third parties?

Being self-licensed we are not controlled by a parent entity. Furthermore, we receive no referral fees from any referral partner or professional service firm. We do not receive payment from any investment or superannuation provider other than adviser fees agreed to by our clients.

# How are we remunerated?

We charge fees based on the time, complexity and risk involved in making and managing recommendations for our clients. These fees are made up of one or more of the following fees and are inclusive of GST:

### Plan (Statement of Advice) Preparation Fee

The Plan Preparation fee includes all meetings with you, the time we take to determine our advice and the production of the Statement of Advice. This fee is based on the scope and complexity of the advice provided to you. We will agree on the fee with you before you need to make any commitment. You will only pay this fee if you authorise us to prepare the document. Plan Preparation Fees range from $4,400 to $9,900

### Annual Engagement Fees

We have a strong belief that the value of Financial Planning is in the on-going relationship with our clients. Ongoing fees will depend on what ongoing service we provide to you. They will typically be a combination of a fixed strategic advice fee and a percentage portfolio management fee. The services and fees will be set out in the Statement of Advice or Record of Advice that we provide to you. We will only charge the fee while you choose to retain us as your adviser or investment manager. Annual Engagement Fees can range from a fixed fee of $3,300 to $22,000. This fee varies according to the breadth of ongoing work, and includes a standard Core Fee starting at $3,300 and a portfolio management fee between 0.00% and of the portfolio value. For example, on a portfolio value of $300,000 we may charge you a fixed rate of $3,300 plus a 0.44% portfolio management fee for a total of $4,620.

### One-off Advice Fees

In limited circumstances, we may charge a fee based on an hourly rate to meet with your adviser. This rate will be discussed with you before engagement. Typically, this will be for special circumstance covering issues such as aged care advice. Our hourly rate ranges from $330 to $550.

### Commissions

Commissions can only be paid to us from insurance product recommendations (up-front commissions from investment and superannuation products have been banned since 2013). Typically, we offer clients a fixed-price option for the advice and implementation of personal insurance products such as life and disability insurance which can be paid directly or through a rebated commission. Where it suits our clients, they may choose to pay our fees in the form of commissions which may include an initial commission and an on-going commission in accordance with government regulations. We will tell you the exact amount in the Statement of Advice or Record of Advice before you choose to purchase the insurance policy. Initial commission is up to 66% of the first year's premium for new policies implemented and the ongoing commission is up to 22% of the insurance premium each following year. For example, on any insurance policies implemented, if your premium was $1,000, we would receive an initial commission of up to $660 and an ongoing commission of up to $220 per annum.

## Other Benefits

We may also receive additional benefits by way of sponsorship of educational seminars, conferences or training days. Details of any benefits received from financial product providers above $300 will be maintained on a register which is available to you on request.

# How can I make a complaint if I am not happy with the services I receive?

We endeavor to always provide you with the best advice and service. If you are not satisfied with our services, then we encourage you to contact us. Please call us, email us or put your complaint in writing to our office.

**Grant Howe – Managing Director Zenith Wealth and Moran Partners Financial Planning.**

PO Box 669 Devonport Tasmania 7310

ph: 03 6424 9166

email: grant.howe@zenithwealth.com.au

If your complaint has not been resolved satisfactorily within 30 days,, then you can refer your complaint to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or www.afca.org.au. AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

| | |
|---|---|
| **Website:** | www.afca.org.au |
| **Email:** | info@afca.org.au |
| **Telephone:** | 1800 931 678 (free call)1 |
| **In writing to:** | Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001 |

## Professional indemnity insurance

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

## About your Privacy

We are committed to protecting your privacy and we have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information.

We will collect personal information from you so that we can understand your situation and provide you with advice which meets your needs and objectives. We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you, however in some cases we will seek your authority to collect it from other parties such as your accountant or your superannuation fund.

If you do not provide us with all the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so.
- You consent for us to do so.

Our Privacy Policy contains further information on how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain if you are not satisfied with how we have handled your personal information. Our full Privacy Policy is available on request.

# Terms and conditions

MPFINPLAN PTY LTD AFSL 428848 ABN 40 159 812 530

All our client engagements are subject to the following terms and conditions:

## Professional Standards

The best financial advice provides you with knowledge, confidence and results. It is professional, trusted support.

We are committed to meeting the highest professional standards. We hold our own Australian Financial Services licence, and all our financial advisers are registered with the Australian Securities & Investment Commission (ASIC).We meet the standards of the Financial Advice Association of Australia (FAAA).

These standards require us to act honestly and with integrity at all times, provide financial advice which is in your best interests and to prioritise your interests ahead of ours.

MPFinPlan Pty Ltd (formerly Moran Partners Financial Planning) was established in 2001 by Dr Paul Moran. Current partners are The Greenhouse Collaborative Pty Ltd and its shareholders, Grant Howe, Kelli Hooper and Jeffrey English. Alex Hont is also a partner in MPFinPlan Pty Ltd.

We are privately owned with no ownership or licensing ties to product providers. We act for our clients and largely operate as a fee for service practice. Our income comes from the fees paid by our clients for our advice services. The exception is on personal risk insurance products where we may receive commissions. We do not receive payments for the referrals that we provide to external businesses. This provides you with the confidence that we will act in your interests.

## Annual Engagement

We are a boutique advice practice that prefer to have a close and lasting relationship with our clients.

We provide services on an annual engagement basis. This means we engage with our clients to provide services over 12-month periods. At the commencement of each period, we will document the services that we will provide to you over the coming year, the fees you will pay and any other remuneration we may receive from third parties.

It is always your choice whether you re-engage us at the end of each 12 months. We will only commence a new annual engagement where you have notified us of your decision in writing.

## Client Confidentiality

We recognise the importance of protecting the confidentiality of your personal information. We always comply with the Australian Privacy Act. We also require our service providers, which hold your personal information, to comply with the Australian Privacy Act at all times.

Our Privacy Policy sets out how we collect, hold, use and disclose your personal information. It is available on our website, or you can request it from us at any time.

If you engage our services, you consent to us:

- Retaining your tax file number where it is required to provide our services to you.

- Sharing your information with external businesses that support us in providing services to you. This includes financial planning software, iFactFind client data collection service and other providers such as accountants, legal practitioners and government agencies and external contracted para-planners with your consent.
- Storing your information on external servers and data storage facilities, some of which may be based outside Australia. This includes the use of Microsoft 365 and Dropbox cloud backup.
- Disclosing your information where required by Australian law or regulations.

We are legally required to retain all documents and supporting working papers for seven years after we cease to provide services to you.

## Our Advice

- We do not guarantee the performance of any investment. You should understand that all investments apart from cash can lose significant value in a short period.
- Our advice will be based on the laws relating to tax and superannuation at the time of the advice. You should understand that laws can and do change often and consideration of these changes is a benefit of continuing to engage our services.

## Working with Other Professionals

- You may require a lawyer to assist you with estate planning, an accountant to assist you with more complex tax planning or a mortgage broker to assist with your lending needs.
- We will work with the other professionals that you have engaged, or we can refer you to professionals that we trust.
- We will always be clear about who is responsible for the advice to you. We will always seek your consent before sharing information with other professionals.
- We do not accept any payment or remuneration for any professional referral.

## Your Instructions

- MPFinPlan Pty Ltd provides access to professionally managed investment portfolios through a range of managed account structures available on platforms including MyNorth, Macquarie, HUB24 and CFS FirstChoice. These managed account solutions are delivered through the Journey SMA Series and Gemini SMA Series, with portfolio management and investment decisions undertaken by the relevant investment managers and portfolio administrators in accordance with the agreed investment mandate and portfolio objectives.
- Where a managed account structure is utilised, portfolio changes, rebalancing activities and investment decisions may be implemented without the need to seek client approval for each individual transaction. This enables the portfolio to remain aligned with its investment objectives and strategic positioning while ensuring all activities are conducted within the parameters agreed to by the client, the portfolio administrator and the portfolio mandate. Clients retain beneficial ownership of their investments and continue to receive full visibility of portfolio holdings, transactions and performance through their chosen platform.
- Apart from the above, we will only act under your instruction. We will not act with discretion on any other matter.
- You may instruct us over the phone, via email and in writing. In some cases, we may require you to put your instruction in an email, in writing or we may record a phone confirmation.

- Unless you have advised us differently, we may act on instruction from either of you about any jointly held account and for the services we provide to you. Any instruction you provide to us will be binding on the other person.
- Unless you have advised us differently, we may share information on all matters with your spouse/partner or any duly appointed person.

## Your Responsibilities

- Our advice will be tailored to your financial situation. We rely on you to provide us with complete and accurate information. Please ensure you promptly inform us of any significant changes in your financial situation.
- We will provide you with disclosure documents which explain our advice and the financial products which we recommend. It is your responsibility to read and understand these documents. If you have any concerns or questions, you can always contact us.

## Ceasing Your Engagement

- We provide services on an annual engagement basis. At the end of each service period, unless you renew our service agreement, our engagement with you will automatically cease.
- You also have the option of ceasing our services at any time. Note that this does not apply to the initial engagement.

## Assignment

- We may assign our agreement with you to a third party if we sell our practice. In this situation, we would provide you with one months' notice, and you would always have the right to opt-out of the arrangement with the new provider as per this agreement.

# Adviser Profile

## Alex Hont

Moran Partners Financial Planning 767A Nicholson Street, Carlton North VIC 3054

| | |
|---|---|
| **Authorised Representative Number** | 403295 |
| **Phone** | 03 9380 8844 |
| **Email** | Alex@moranfp.com.au |

### Advice and services I can provide

Alex Hont is authorised and competent to provide advice in the following areas:

- Financial planning
- Superannuation and pensions
- Self-Managed Superannuation Funds
- Retirement planning
- Investments
- Debt and cash flow management
- Social Security
- Wealth creation
- Life and disability insurance
- Aged Care advice
- Estate planning

### Experience

Alex is a Certified Financial Planner (CFP) and Life Risk Specialist (LRS) program through the Financial Planning Association of Australia (FPA) of which he is also a member. He also holds a Bachelor of Business from La Trobe University with a double major in Financial Management and Financial Planning.

Alex joined Paul Moran Financial Planning (now Moran Partners Financial Planning) in 2008 and has been an integral part of the business ever since.

Our process is designed to uncover goals and focus on an approach to structure a solution to achieving them without compromising other objectives. His areas of specialisation include investment portfolio construction, budgeting and cash flow planning, Superannuation, retirement planning and personal insurance.

Alex is the host of the Masters of Finance Podcast which is a lighthearted show about personal finance and investing.

# Adviser Profile

## Kelli Hooper

Zenith Wealth 50 Marine Terrace Burnie Tasmania 7320

| | |
|---|---|
| **Authorised Representative Number** | 306565 |
| **Phone** | (03) 6431 8466 |
| **Email** | kelli.hooper@zenithwealth.com.au |
| **Qualifications** | Diploma of Financial Services (Financial Planning)<br>Self-Managed Superannuation Funds Accredited |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |
| **Professional Designations** | Financial Planner AFP® |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or ‘Wrap’).
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF)

### Experience

Kelli provides holistic advice across all aspects of financial planning and is very committed to developing strategies tailored to helping you achieve your goals and objectives. Kelli has been in the financial planning industry for over 10 years.

# Adviser Profile

## Grant Howe GDFP, ABFP, CRPC, DipFP, AFP

Zenith Wealth 50 Marine Terrace Burnie Tasmania 7310

| | |
|---|---|
| **Authorised Representative Number** | 264662 |
| **Phone** | (03) 6424 9166 |
| **Email** | grant.howe@zenithwealth.com.au |
| **Qualifications** | Diploma of Financial Planning<br>Graduate Diploma of Financial Planning<br>Tier 1 – Securities<br>Self-Managed Superannuation Funds Accredited |
| **Professional Memberships** | Financial Advice Association Australia (FAAA) |
| **Professional Designations** | Graduate Diploma Financial Planning (GDFP)<br>Accredited Behavioural Finance Professional (ABFP)<br>Charted Retirement Planning Councillor (CRPC)<br>Diploma Financial Planning (Dip FP)<br>Financial Planner AFP® |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or ‘Wrap’).
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF)
- Listed Securities

### Experience

Grant sees his role as helping clients make smart choices about their money, by connecting their goals and objectives with what is most important to them. He believes that once your values are known, the decision-making process becomes easier. Grant helps his clients to get their entire financial house in order and keep it that way forever. He gives his clients a confidence of level 10, that no matter what happens in share market returns, in legislation or economic changes, they will have the highest probability of achieving their goals. Grant has been employed in the financial services industry since 1997. In 2001 he became a qualified financial adviser.

# Adviser Profile

## Matthew Kaye

Suite 3/57 Best Street, Devonport Tasmania 7310

| | |
|---|---|
| **Authorised Representative Number** | 1240237 |
| **Phone** | (03) 6424 9166 |
| **Email** | matthew.kaye@zenithwealth.com.au |
| **Qualifications** | Graduate Diploma of Financial Planning<br>Diploma of Financial Planning |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.

### Experience

Matthew has been working in financial planning industry since 2011, over this time he has used his experience and knowledge to assist clients identify their financial and lifestyle goals and develop appropriate strategies to ensure they have the best chance of achieving these goals.

# Adviser Profile

## John Kirk

Moran Partners Financial Planning 767A Nicholson Street, Carlton North VIC 3054

| | |
|---|---|
| **Authorised Representative Number** | 421530 |
| **Phone** | 03 9380 8844 |
| **Email** | john@moranfp.com.au |
| **Qualifications** | BBus(Fin. Plan), DipFS(Fin. & Mbm), CFP® |
| **Professional Designations** | Financial Planner<br>Authorised Representative |

### Advice and services I can provide

John Kirk is authorised and competent to provide advice in the following areas:

- Financial planning
- Superannuation and pensions
- Self-Managed Superannuation Funds
- Retirement planning
- Investments
- Debt and cash flow management
- Social Security
- Wealth creation
- Life and disability insurance
- Aged Care advice
- Estate planning

### Experience

John holds a Bachelor of Business (Financial Planning) through RMIT University, a Diploma of Financial Services (Finance and Mortgage Broking Management) through KAPLAN and is also a Certified Financial Planner® through the Financial Planning Association of Australia.

John joined Moran Partners Financial Planning in 2022 having been a Financial Planner providing personal advice to clients since 2011.

During his time as a Financial Planner, John has successfully developed a number of strong relationships with clients and their families, aiding them in all their financial needs. Having spent much of his career working with Medical, Dental and High Net Worth clients and their family groups, John has proven to be a very capable Financial Planner with a deep understanding of all facets of the financial planning process. His particular expertise is in wealth accumulation, debt management, retirement planning and superannuation strategies.

# Adviser Profile

## Paul Moran

Moran Partners Financial Planning 767A Nicholson Street, Carlton North VIC 3054

| | |
|---|---|
| **Authorised Representative Number** | 243434 |
| **Phone** | 03 9380 8844 |
| **Email** | paul@moranfp.com.au |

### Experience

Paul is a Certified Financial Planner (CFP) with extensive industry experience. He is a Principal Financial Planner with Moran Partners Financial Planning. Paul has been a Lecturer in Financial Planning with Securities Institute of Australia, FINSIA and Kaplan for over 23 years and provides sessional lectures at Victoria University and Australian Catholic University.

He holds a Bachelor of Applied Science (RMIT), Associate Diploma of Health Science (AOTC), Diploma of Financial Planning (Deakin University) and Master of Business Administration (Deakin University). Paul also holds a Master of Taxation and Financial Planning (University of New South Wales) and has completed a Doctorate at Victoria University, where his thesis was focused on financial decision making.

His employment experiences have included 9 years as an Ambulance Paramedic, Financial Planner, State Training Manager and Regional Manager in Financial Planning for a major Bank, and an Executive Manager (Advice) with a large public sector superannuation fund.

Paul is a generalist financial planner but specialises in superannuation and retirement planning, portfolio management and estate planning. He has presented to over 25,000 people over the past 24 years in the areas of personal financial planning and retirement planning and has trained groups (through FINSIA) including all major banks, Centrelink, The Australian Tax Office, and the Institute of Chartered Accountants. He regularly presents at industry events and conferences.

He was awarded both the Victorian and Australian 'Independent Financial Adviser Magazine' Financial Planner of the Year for 2004, is a Securities Institute Practitioner Award Winner, and a member of the AFR Smart Investor Top 50 Financial Planning Master-Class for 2004, 2005, 2006 and 2012.

# Adviser Profile

## Marcus Nicholson

Moran Partners Financial Planning 767A Nicholson Street, Carlton North VIC 3054

| | |
|---|---|
| **Authorised Representative Number** | 1269711 |
| **Phone** | 03 9380 8844 |
| **Email** | marcus@moranfp.com.au |

### Advice and services I can provide

Marcus Nicholson is authorised and competent to provide advice in the following areas:

- Financial planning
- Superannuation and pensions
- Retirement planning
- Investments
- Debt and cash flow management
- Social Security
- Wealth creation
- Life and disability insurance
- Aged Care advice
- Estate planning

### Experience

Marcus holds a Diploma of Financial Planning, Graduate Diploma of Financial Planning and Master of Financial Planning having completed his study through Kaplan Professional.

Marcus joined Moran Partners Financial Planning in 2014 and has been an integral part of the business ever since, primarily through his role as a Senior Paraplanner and support to Paul Moran and now as a senior Financial Planner. He has over 16 years' experience working in the Financial Planning industry.

Marcus is a salaried employee of Moran Advice Services Pty Ltd.

# Adviser Profile

## Darren Styles

85 York Street, Launceston Tasmania 7250

| | |
|---|---|
| **Authorised Representative Number** | 249806 |
| **Phone** | (03) 6333 0440 |
| **Email** | Darren.styles@zenithwealth.com.au |
| **Qualifications** | Diploma of Financial Planning<br>Bachelor of Commerce |
| **Professional Memberships** | FPA – Financial Planning Association |
| **Professional Designations** | CFP – Certified Financial Planner (FPA) |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF)

### Experience

Darren has over 25 years experience in accounting and financial planning. He has been a Financial Planner for the past 23 years.

Darren uses his extensive experience and knowledge to understand the financial and lifestyle goals of his clients, and to then develop strategies and solutions to ensure the best chance of clients achieving these goals.

# Adviser Profile

## Tyron Waugh

Zenith Wealth 50 Marine Terrace Burnie Tasmania 7320

| | |
|---|---|
| **Authorised Representative Number** | 001316501 |
| **Phone** | (03) 6431 8466 |
| **Email** | tyron.waugh@zenithwealth.com.au |
| **Qualifications** | Graduate Diploma in Financial Planning (AQF 8), University of Tasmania |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Securities.
- Tax (financial) advice services.

### Experience

Tyron brings a strong analytical mindset to financial advice, with a particular focus on developing practical and effective strategies tailored to each client's unique circumstances. He is dedicated to achieving the best possible outcomes for clients by carefully considering all aspects of their financial situation and objectives. Tyron's approach is grounded in professionalism, clear communication, and a commitment to ongoing learning, ensuring clients receive advice that is both insightful and actionable.

# Adviser Profile

## Raymond White

85 York Street, Launceston, Tasmania, 7320

| | |
|---|---|
| **Authorised Representative Number** | 249772 |
| **Phone** | (03) 6333 0440 |
| **Email** | ray.white@zenithwealth.com.au |
| **Qualifications** | Bachelor of Business (Accounting)<br>Master of Business Administration |
| **Professional Memberships** | CPA – Certified Practicing Accountant |
| **Professional Designations** | FCPA – Fellow of CPA Australia<br>FPS – Financial Planning Specialist |

### Advice and services I can provide

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed for issue by a government.
- Life investment or life risk products.
- Interests in managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap').
- Retirement savings accounts.
- Superannuation.
- Self-Managed Super Funds (SMSF)

### Experience

Ray has extensive experience in accounting, financial and commercial advice. For a total of 41 years, Ray has been guiding and advising clients. This includes providing holistic financial advice for the past 31 years.

Ray's extensive experience allows him to develop strategies and solutions tailored to the individual needs of clients, providing them with confidence in them achieving their goals and objectives.