Part 2 Adviser Profile

Elliot Lionel Watson

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Introducing your financial adviser

Elliot Lionel Watson is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Elliot is a director of Elliot Watson Financial Planning Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 314920
Corporate Authorised Representative Number: 1240130
Adviser profile issue date: 1 July 2024

About Elliot

I have been providing advice to new and existing clients since 2007. I love what I do an am passionate and enthusiastic about helping clients to achieve their financial goals.

Qualifications and memberships

- Certified Financial Planner®
- Advanced Diploma of Financial Services (Financial Planning)
- Bachelor of Economics degree
- Certificate IV in Finance and Mortgage Brokering
- ACA Accredited Aged Care Professional training program"

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Deposit and payment products
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation
- Standard Margin Lending Facilities

Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Self Managed Superannuation
- ASX listed investments managed under a model portfolio
- Gearing
- Aged Care
- Business Insurance

How I am paid

As the licensee, RI Advice collects all advice fees and commissions. RI Advice then pays the fees and commissions to my Practice as detailed in the FSG under the heading ‘How we are paid’. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under ‘How we are paid’, the Practice may receive commissions from a product provider when implementing certain product/s for you.

Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.

Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

Commissions: Some product providers pay commissions to RI Advice. The amount of commissions received will depend upon the type of product and the premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under ’Important relationships and other payments’, Elliot Watson Financial Planning Pty Ltd also has the following arrangements:

Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

Table - Details of arrangements for referrals from a third party:

Name of referral partner	Andrews Accountants Pty Ltd
Payment we provide	20% of initial fee for advice or flat dollar fee etc
Example	Accountant refers a new client, we provide them a quote for financial advice, they agree. Once funds received a payment of 20% is paid to Andrews Accountants.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

Table – Other Business Activities, Associated Entities and Related Third Parties:

Name of Entity	Nature of association
Watson Legal Pty Ltd	Elliot Watson is a Director of Watson Legal Pty Ltd and has a controlling shareholding in the entity. As a result, Elliot Watson may receive dividends/distributions and/or income from Watson Legal Pty Ltd.
Watson Mortgages Pty Ltd	Elliot Watson is a Director of Watson Mortgages Pty Ltd and has a controlling shareholding in the entity. As a result, Elliot Watson may receive dividends/distributions and/or income from Watson Mortgages Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identify and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Sri Lanka, The Philippines

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Suite 5, 19 Kenrick Street,
THE JUNCTION NSW 2291
P: 02 4038 1623
E: elliot@elliotwatson.com.au
W: www.elliotwatson.com.au

Part 2 Adviser Profile

Jose Eli Hernandez

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Introducing your financial adviser

Jose Eli Hernandez is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Jose is an employee of Elliot Watson Financial Planning Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 342114
Corporate Authorised Representative Number: 1240130
Adviser profile issue date: 6 August 2024

About Jose

I have over 15 years' experience in the profession and I love helping individuals and their families get financially organised and make smart decisions about their money.

Qualifications and memberships

- Masters in Financial Planning
- Advanced Diploma of Financial Services (Financial Planning)
- Certificate IV in Finance and Mortgage Brokering

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Deposit and payment products
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation

Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Self Managed Superannuation Funds
- ASX listed investments managed under a model portfolio
- Business Insurance
- Aged Care

How I am paid

As the licensee, RI Advice Group Pty Ltd collects all advice fees and commissions. RI Advice Group Pty Ltd then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.

Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

Commissions: Some product providers pay commissions to RI Advice Group Pty Ltd. The amount of commissions received will depend upon the type of product and the premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Elliot Watson Financial Planning Pty Ltd also has the following arrangements:

Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

Table - Details of arrangements for referrals from a third party:

Name of referral partner	Andrews Accountants Pty Ltd
Payment we provide	20% of initial fee for advice or flat dollar fee etc
Example	Accountant refers a new client, we provide them a quote for financial advice, they agree. Once funds received a payment of 20% is paid to Andrews Accountants.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

Table – Other Business Activities, Associated Entities and Related Third Parties:

Name of Entity	Nature of association
Watson Legal Pty Ltd	Elliot Watson is a Director of Watson Legal Pty Ltd and has a controlling shareholding in the entity. As a result, Elliot Watson may receive dividends/distributions and/or income from Watson Legal Pty Ltd.
Watson Mortgages Pty Ltd	Elliot Watson is a Director of Watson Mortgages Pty Ltd and has a controlling shareholding in the entity. As a result, Elliot Watson may receive dividends/distributions and/or income from Watson Mortgages Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identify and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Sri Lanka, The Philippines

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Suite 5, 19 Kenrick Street,
THE JUNCTION NSW 2291
P: 02 4038 1623
E: jose@elliotwatson.com.au
W: www.elliotwatson.com.au

Part 2 Adviser Profile

Vikas Modgil

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Introducing your financial adviser

Vikas Modgil is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Vikas is an employee of Elliot Watson Financial Planning Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 315752
Corporate Authorised Representative Number: 1240130
Adviser profile issue date: 11 November 2024

About Vikas

With over a decade of experience in financial advice, Vikas is dedicated to guiding individuals and families toward better financial decisions.

Vikas focuses on simplifying the complexities of financial planning, ensuring that his clients feel confident and in control of their financial future.

Qualifications and memberships

- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Financial Planning)

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Deposit and payment products
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation
- Standard Margin Lending Facilities

Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Self Managed Superannuation Funds
- Business Insurance
- ASX listed investments managed under a model portfolio

How I am paid

As the licensee, RI Advice collects all advice fees and commissions. RI Advice then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.

Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

Commissions: Some product providers pay commissions to RI Advice. The amount of commissions received will depend upon the type of product and the premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Elliot Watson Financial Planning Pty Ltd also has the following arrangements:

Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

Table - Details of arrangements for referrals from a third party:

Name of referral partner	Andrews Accountants Pty Ltd
Payment we provide	20% of initial fee for advice or flat dollar fee etc
Example	Accountant refers a new client, we provide them a quote for financial advice, they agree. Once funds received a payment of 20% is paid to Andrews Accountants.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

Table – Other Business Activities, Associated Entities and Related Third Parties:

Name of Entity	Nature of association
Watson Legal Pty Ltd	Elliot Watson is a Director of Watson Legal Pty Ltd and has a controlling shareholding in the entity. As a result, Elliot Watson may receive dividends/distributions and/or income from Watson Legal Pty Ltd.
Watson Mortgages Pty Ltd	Elliot Watson is a Director of Watson Mortgages Pty Ltd and has a controlling shareholding in the entity. As a result, Elliot Watson may receive dividends/distributions and/or income from Watson Mortgages Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identify and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Sri Lanka, The Philippines

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Suite 5, 19 Kenrick Street,
THE JUNCTION NSW 2291
P: 02 4038 1623
E: vikas@watsonwealth.com.au
W: www.elliotwatson.com.au

Part 2 Adviser Profile

Izack Fuller

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Introducing your financial adviser

Izack Fuller is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Izack is an employee of Elliot Watson Financial Planning Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 1311533
Corporate Authorised Representative Number: 1240130
Adviser profile issue date: 24 September 2024

About Izack

Izack is currently completing his Professional Year with Elliot Watson Financial Planning. Any personal financial planning advice that may be given during Izack's professional year in relation of a relevant financial product, will be the responsibility of the Supervising Adviser.

Qualifications and memberships

- Bachelor of Business and Enterprise

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Deposit and payment products
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation

Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)

How I am paid

As the licensee, RI Advice Group Pty Ltd collects all advice fees and commissions. RI Advice Group Pty Ltd then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.

Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

Commissions: Some product providers pay commissions to RI Advice Group Pty Ltd. The amount of commissions received will depend upon the type of product and the premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Elliot Watson Financial Planning Pty Ltd also has the following arrangements:

Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

Table - Details of arrangements for referrals from a third party:

Name of referral partner	Andrews Accountants Pty Ltd
Payment we provide	20% of initial fee for advice or flat dollar fee etc
Example	Accountant refers a new client, we provide them a quote for financial advice, they agree. Once funds received a payment of 20% is paid to Andrews Accountants.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities and/or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

Table – Other Business Activities, Associated Entities and Related Third Parties:

Name of Entity	Nature of association
Watson Legal Pty Ltd	Elliot Watson is a Director of Watson Legal Pty Ltd and has a controlling shareholding in the entity. As a result, Elliot Watson may receive dividends/distributions and/or income from Watson Legal Pty Ltd.
Watson Mortgages Pty Ltd	Elliot Watson is a Director of Watson Mortgages Pty Ltd and has a controlling shareholding in the entity. As a result, Elliot Watson may receive dividends/distributions and/or income from Watson Mortgages Pty Ltd.

Please note that RI Advice is not responsible for the advice and services provided by these providers.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identify and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

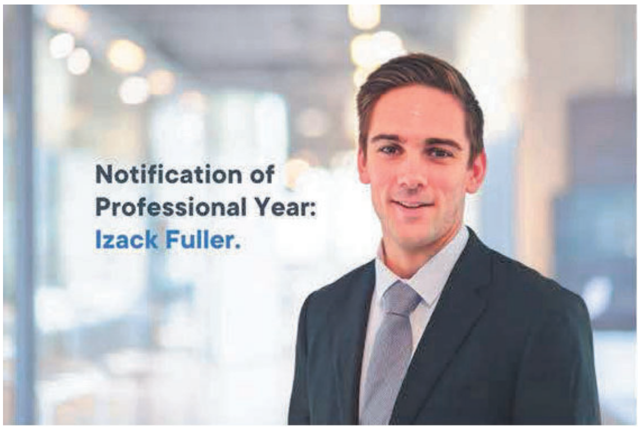
In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Sri Lanka, The Philippines.

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Suite 5, 19 Kenrick Street,
THE JUNCTION NSW 2291
P: 02 4038 1623
E: izack@watsonwealth.com.au
W: www.elliotwatson.com.au



We would like introduce Izack Fuller, who is undertaking the supervised Work and Training Professional Year Program at Elliot Watson Financial Planning under RI Advice Group.

What is the Professional Year?

Our commitment to our clients and our community is a higher standard of professionalism across our industry. A Professional Year for New Entrants, aims to support our next generation of Advisers to be appropriately trained and supervised on their pathway to becoming a professional Financial Adviser.

The Professional Year program provides a practical environment for New Entrants to financial planning to develop skills and knowledge progressively while working closely with an experienced Adviser. All Professional Year participants must undertake 1500 hours of supervised work activities and 100 hours of training.

Izack is undertaking his Professional Year program under the guidance of our Managing Partner Elliot Watson who is responsible for supervising all his work and training activities. Note, all financial advice continues to be provided under his name given he is supervising Izack's work.

As part of the Professional Year, Izack may complete the following activities:

- Attend and conduct client meetings with Elliot, another experienced adviser or on their own when this meets requirements of the Professional Year
- Model strategies and research products to determine their suitability to meet client objectives, financial needs and personal situations
- Participate in administrative tasks that support the delivery of trusted advice
- Prepare relevant documentation, including your advice presentation documents.

At Elliot Watson Financial Planning your privacy is of the utmost importance to us, and all our staff, including Izack are appropriately trained to ensure your privacy is maintained throughout our advice relationship. This includes any of the activities Izack may undertake as part of their Professional Year.

If you have any concerns with the above arrangement, or if you do not agree to Izack undertaking some or all the above activities as part of the financial advice relationship we provide you, please advise us.

Thank you for your support of Elliot Watson Financial Planning, and our industry, as we grow the professionalism of advice across Australia.

Should you have any questions regarding the Professional Year, please don't hesitate to contact us on the details provided below.

1/1 Elgin Street, Maitland NSW 2320 | PO Box 146, Maitland NSW 2320
02 4038 1623 | admin@elliotwatson.com.au | www.watsonwealth.com.au