

GENERAL INSURANCE BROKING FINANCIAL SERVICES GUIDE

NOT INDEPENDENT

Bluestone Insurance Agency Pty Ltd, Corporate Authorised Representative Number 001298699, and Kate Penny, Authorised Representative Number 001278487, are not independent, impartial or unbiased in accordance with section 923A of the Corporations Act for one or more of these reasons:

- from time to time, we may receive commissions or other benefits, on the sale of insurance products.

PURPOSE OF THIS FINANCIAL SERVICES GUIDE (FSG)

This guide is designed to assist you in deciding whether to use the services offered by us. It contains important information about:

- the services we can offer you
- how we and our associates are remunerated
- how we manage conflicts of interest
- our internal and external dispute resolution procedures and how you can access them

It is an important document. Please read it carefully and keep it in a safe place.

If you are a client and we give you personal advice, we will provide you with a Statement of Advice (where required by law) or a record of our advice. Any Statement of Advice or record of advice we provide will set out our advice, the basis of our advice and information on any remuneration, associations or other interests, which might reasonably have influenced us in giving our advice.

If you are a retail client, before we either arrange an insurance policy, provide personal advice and/or recommend a particular insurance policy, we will give you a Product Disclosure Statement where we are required to do so. It is prepared by the insurer and is designed to give you important information on the features, benefits and risks of the policy to assist you in making an informed decision about whether to buy the product or not. It may be more than one document.

The Financial Services covered by this Financial Services Guide (FSG) are provided by AB Phillips Pty Ltd and the following Authorised Representatives who act on its behalf providing the Financial Services set out in this FSG:

- Bluestone Insurance Agency Pty Ltd Trading as Bluestone Insurance, Corporate Authorised Representative Number 001298699.
- Bluestone Insurance Agency Pty Ltd Trading as Gild Insurance, Corporate Authorised Representative Number 001298699.
- Kate Penny, Authorised Representative Number 001278487.

Bluestone Insurance Agency Pty Ltd, ABN 48 634 170 862
193 Bay Road, Sandringham Vic 3191. PO Box 832, Moorabbin VIC 3189.
T: 03 8586 9388

Bluestone Insurance Agency Pty Ltd is an Authorised Representative of AB Phillips Pty Ltd, AFSL 234457



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AB Phillips Pty Ltd and the Authorised Representatives are, unless stated otherwise, referred to in this FSG as “we” or “us” and can be contacted at:

AB Phillips Pty Ltd (ABN: 91 007 075 934)
Australian Financial Services Licence No: 234457
445 Warrigal Road, Moorabbin VIC 3189
PO Box 832, Moorabbin VIC 3189
Phone: 03 8586 9333
Fax: 03 8586 9394
Email: info@abphillips.com.au
Web: www.abphillips.com.au

And:

Bluestone Insurance Agency Pty Ltd (ABN: 48 634 170 862)
193 Bay Road, Sandringham Vic 3191
PO Box 832, Moorabbin Vic 3189
Phone: 03 8586 9388
Email: katep@abphillips.com.au
Web: www.bluestoneinsurance.com.au

HOW DO WE PROVIDE OUR SERVICES?

AB Phillips Pty Ltd is an Australian Financial Services Licensee and is licensed under the Corporations Act to advise and deal in relation to all general insurance products.

Each of the Authorised Representatives has been authorised by AB Phillips Pty Ltd to provide financial product advice on and deal in general insurance products on its behalf under its licence.

We can act in a number of roles in providing our services. We provide our services through our advisers who are either employees or Authorised Representatives of AB Phillips Pty Ltd. We ensure that they have the essential skills, training and qualifications to achieve the best possible results for you as our client.

Our advisers will tell you which products they are able to advise on. If they identify a product or need on which they are not accredited to advise, they will refer you to another AB Phillips adviser with appropriate accreditation.

GENERAL INSURANCE PRODUCTS

WHAT ARE OUR SERVICES?

We are authorised to advise and deal in all general insurance products. Our role is to provide advice to you, arrange insurances for you and assist you when you need to make a claim. The areas in which our General Insurance Division operates are as follows:

- All products for domestic clients (i.e. Home, Car, Boat)
- All business insurances for Retail, Commercial, Corporate and Industrial clients.
- Premium Funding
- Risk Management
- Workers Compensation and Employers Indemnity Insurance including Premium Reviews and Claims Management Services.

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This FSG only provides information on our general insurance services. If you are interested in any of the other services we can provide, ask us for a copy of our Financial Planning Division FSG. In summary we can provide advice and deal in relation to:

- Life Insurance, Income Protection, Superannuation, Business Succession Planning,
- Financial Planning, Retirement Planning, Estate Planning and Wealth Creation

PROVIDING ADVICE TO YOU

There are two types of advice service we provide and it is important to understand the difference:

Personal Advice – this is advice provided by us to you on the suitability of general insurance policies to meet your particular needs. We will agree with you when this service is to be provided and what the scope of our personal advice will be. For example, in some cases we may only provide personal advice on which of a selected list of products is appropriate for you. Before we provide any personal advice we will need to undertake a needs analysis so we can provide you with appropriate advice.

Only those authorised representatives who are authorised to provide personal advice can provide this service.

General Advice – this is where we provide a general recommendation or opinion to you on a general insurance policy which is not based on our consideration of your personal needs. We tell you when this is the case because if general advice is given you need to consider if the general advice and any relevant product is right for your circumstances as we have not done this for you.

Only those authorised representatives who are authorised to provide general advice can provide this service.

In some cases where we arrange more than one policy for you, we may provide personal advice for one policy, and general advice for another, and act on your behalf in relation to them. For other policies we may only act as agent of the Insurer, not you. We tell you when this is the case.

CLAIMS ASSISTANCE

We can also assist you when you need to make a claim. If a claim occurs contact us and we can help you decide what to do. We do not do anything without your consent. We provide this assistance as part of our overall service for no separate charge unless we tell you otherwise. We don't provide this service if we no longer act for you.

PREMIUM FUNDING

In some cases insurers require the full premium payment up front. Premium funding is one way of not having to pay your premium in one lump sum. You will, however, have to pay interest to the premium funder on the amount borrowed.

We and AUB Group Limited (ABN 60 000 000 175), have a preferred supplier arrangement with Hunter Premium Funding Pty Ltd (HPF) for the arrangement of premium funding. In arranging premium funding with HPF or any other premium funder, we do not provide personal advice or represent that any of the funder's products and

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services are right for you or that they are the most appropriate. You need to make your own decision based on the information provided.

HOW WILL YOU PAY FOR THIS SERVICE?

You can pay for the insurance premium and services provided by any method described on the invoice you will receive. You need to pay us within the time stipulated under “our terms of trade”. This appears on the reverse side of our invoice together with other important information that you should read.

HOW YOU CAN GIVE US INSTRUCTIONS?

You may provide your Adviser with specific instructions by letter, email, telephone, fax or other means (as agreed with your Adviser).

WHAT INFORMATION DO WE MAINTAIN ABOUT YOU AND HOW CAN YOU ACCESS IT?

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles (APP's). Where required, we will provide you with a Privacy Collection Notice which outlines how we collect, disclose and handle your personal information.

You can also refer to our Privacy Policy available on our website or by contacting us for more information about our privacy practices including how we collect, use or disclose information, how to access or seek correction to your information or how to complain in relation to a breach of the Australian Privacy Principles and how such a complaint will be handled.

HOW ARE WE REMUNERATED WHEN WE ACT FOR YOU IN ADVISING ON AND OR ARRANGING INSURANCE?

When we act on your behalf in advising on or arranging insurance we can be remunerated in a number of ways. They can vary according to the service you require and/or our arrangements with the relevant insurer or their representative.

We are remunerated by:

- commission from the insurer;
- fees we charge you;
- a combination of the above.

Details are provided below on each.

Where the financial services are provided by any of the Authorised Representatives, AB Phillips Pty Ltd will be entitled to the relevant remuneration, but will pay the Authorised Representative a percentage of the commission it receives and fees charged.

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COMMISSION PAID BY THE INSURER TO US

Unless we tell you in writing that we will provide our service on a "Fee Only - no commission" basis, we are remunerated by commission from the relevant insurer whenever you enter into an insurance policy arranged by us (including renewal and some variations which increase the premium payable).

The commission is a percentage of the insurer's base premium typically ranging from 10% to 26% (ie. premium excluding stamp duty, GST or any other government charges, taxes, fees or levies). Different insurers can agree to pay us different commission rates for the same type of products. The rates also vary for each product type.

The commission does not represent our profit margin. It reflects a combination of factors related to the management and distribution of insurance products, including such factors as expenses incurred in administrative services.

The commission is included in the premium amount set out in your invoice and we receive it when you pay the premium or at a later time agreed with the insurer.

If we act on your behalf and you cancel a policy and obtain a refund of premium, you agree that we can keep our commission. If we didn't do this we would not be properly paid for the services we provide to you.

OTHER REMUNERATION ARRANGEMENTS WE HAVE WITH INSURERS

We are also a member of the Austbrokers network of insurance brokers.

AUB Group Limited ABN 60 000 000 715 (**AUB**) is the sole shareholder of Austbrokers Member Services Pty Limited ACN 123 717 653 (**AMS**), a company that provides marketing, distribution and training services to members of Austbrokers. Some insurers pay a fee to AMS, being an agreed dollar value (before government fees or charges). Different insurers may pay different fees to AMS.

The fees received from insurers fund the provision of AMS services to Austbrokers members. We and other Austbrokers members benefit from this support as it helps ensure we can continue to provide you with our extensive range of services. Austbrokers members may also be entitled to share in any excess of the fees received by AMS in any one annual period (if any) after deduction of all relevant AMS costs and expenses in providing its services in that period.

Zurich

We have a partnership agreement with Zurich Australian Insurance Limited (ABN 13 000 296 640) (Zurich) under which we receive an annual fee. This fee is a set amount and is in no way associated with us placing a set number of policies or premium via Zurich, nor is it in any way associated with any growth requirements, nor retention rate or loss ratio. The Authorised Representatives do not benefit from this arrangement.

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WHERE YOU ARE REFERRED FROM A THIRD PARTY

Where a third party has referred you to us, we may pay them an agreed percentage of our remuneration or an agreed amount for the referral as a commission or fee. This amount will be paid after we have arranged insurance for you. A commission or an agreed fee may also be paid on renewal and in some cases on variation.

WHERE WE REFER YOU TO A THIRD PARTY

You may be referred to an external service provider to assist you in specialist areas. In doing so we will be remunerated by them by way of a commission or fee, unless we tell you we are not. A commission or an agreed fee may also be paid on renewal and in some cases on variation.

In making any referral we do not advise or represent that their products and services are right for you and take no responsibility for the products and services they may provide to you. You need to make your own decision based on the information they provide.

HOW OUR STAFF AND AUTHORISED REPRESENTATIVES ARE REMUNERATED

Our staff receive an annual salary that may include bonuses based on performance criteria and achievement of company goals. They may also receive certain soft dollar benefits (such as gifts, entertainment, promotional items etc).

Our Authorised Representatives receive a percentage of Fees & Commissions or profits earned by AB Phillips. This may include bonuses based on performance criteria & achievement of company goals. They may also receive certain soft dollar benefits (such as gifts, entertainment, promotional items etc).

FEES PAID BY YOU

Unless we specifically agree in writing before providing our services to charge on a "Fee Only – no commission" basis, the Fees will be paid in addition to any commission we receive.

We may charge you:

- a Broker Fee – this is an administration fee payable when you enter into an insurance policy;
- a pre-agreed set amount for specific services;
- an amount based on a pre-agreed rate for the time we spend providing the service; or
- on some other basis agreed with you before we provide the service.

All fees are payable after we have provided the service or at such earlier time we agree with you in writing and will be noted in the invoice that we send you. The fees are not refundable.

RECEIPT OF SOFT DOLLAR BENEFITS POLICY

From time to time we and our representatives may also receive what are commonly referred to as "soft dollar benefits" from product issuers and other financial service providers we deal with.

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These can include entertainment (e.g. lunches, sporting events, movies etc), conferences (e.g. attendance at a product issuer conference or sponsorship of our AUB Group Annual Conference by a product issuer), accommodation and travel, business tools (e.g. software), gifts (eg. product issuer or service provider branded promotional items and other occasional small gifts such as bottles of wine or hampers on special occasions etc).

These benefits are provided by a wide range of product issuers and service providers. In most cases they relate to our development of an understanding of the product issuer and/or service provider and their product ranges and practices etc. Ultimately, this assists us in better servicing and representing you.

Our policy is that any of the above received by us or our representatives that exceed \$300 per item or transaction in estimated value are potentially material.

This means they must be disclosed to our Conflicts Manager and recorded in our Soft Dollar Register. The Manager determines if appropriate procedures are in place to manage or avoid any potential conflict of interest which might arise. They only approve benefits where this is the case and retain a record of this which you can access on request.

The above restriction does not apply to conferences or functions, the principal purpose of which is professional development and where the right to attend is not based on sales volumes.

If we provide you with personal advice we may provide you with more details about the soft dollar benefits that we receive in the documentation we will provide you with.

If we do not provide you with personal advice, we will provide you with further details at your request.

PREMIUM FUNDING

If we refer you to a premium funder and you enter into premium funding arrangements with them, we may receive commission from the premium funder which is a percentage of the amount funded excluding GST. The amount of commission varies depending on our arrangement with the premium funder we refer you to. In some cases we may receive fees under a commercial services agreement. The amount varies depending on our arrangement with the premium funder we refer you to.

If you use Hunter Premium Funding Ltd (Hunter), we receive:

(a) a payment based on the interest earned on the premium funding by Hunter each month; (b) a commission which is a percentage of the amount of funding provided to you; (c) a payment based on a percentage of all outstanding loans less any cancelled or terminated loans; and (d) a commercial services fee that is a set figure each year.

AUB Group Limited receives a commercial services fee from Hunter. We are owned partly by AUB Group Limited and benefit from any profit made by this entity due to this arrangement.

If you use Arteva Funding, Elantis Premium Funding, IQumulate Premium Funding, or Attvest Finance, we receive a commission which is a percentage of the amount of the funding provided to you.

In arranging premium funding with any premium funder, we do not provide personal advice or represent that any of the premium funder's products and services are right for you or that they are the most appropriate. You need to make your own decision based on the information provided.

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If you need more information or explanation of the above, please ask us.

FURTHER INFORMATION ABOUT REMUNERATION RECEIVED BY US OR OTHERS

Where we don't provide you with personal advice as a retail client you can ask us to give you more particulars of our remuneration (including commission) or other benefits within a reasonable time after receiving this FSG and before we provide you with the financial services to which this FSG relates, unless we agree otherwise.

If we provide you with personal advice as a retail client, then at the time the advice is provided to you, or as soon as practicable afterwards, we will tell you either:

- the amount of any remuneration (including commission) or other benefits we, they or other persons receive that might reasonably be expected to be, or have been capable of, influencing us or them in providing the advice; or
- if the amount is not known, the manner of calculation.

DO WE HAVE ANY RELATIONSHIPS OR ASSOCIATIONS WITH ISSUERS OR RELATED BODIES CORPORATE THAT MIGHT INFLUENCE OUR SERVICE OR ADVICE?

As AB Phillips is a member of the AUB Group of Insurance Brokers, in some cases we may refer you to or advise you to use the services of one of our related body corporates. They may act as agent of the insurer and you will be told when this is the case. As a member of the same corporate group we may indirectly benefit from any such referral or advice if it improves the group performance.

Please refer to our remuneration section for the normal benefits we can receive under such arrangements.

We will tell you when we are referring you to a related body corporate.

HOW DO WE HANDLE MONEY?

We handle all money received from you or the insurer in relation to insurance in accordance with the requirements set out by the Corporations Act 2001 (Cth). We keep any interest earned on any amounts held by us on your behalf or on behalf of the insurer. The length of time we hold any money can vary according to the type of insurance and the different arrangements we have in place with insurers.

HOW DO WE MANAGE CONFLICTS OF INTEREST?

We take any potential conflicts of interest seriously and have a Conflict of Interest Policy which we and our representatives must comply with and you can access by contacting us. Compliance is audited on a regular basis.

Conflicts of interest are circumstances where some or all of your interests as our client, are or may be inconsistent with, or diverge from, some or all of our interests.

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Our procedures and training are all designed to properly manage any conflict of interest and it is important to note that we have legal duties we owe you when we act as your professional adviser. We treat these very seriously.

A key conflict faced when we act on your behalf is where we receive benefits from someone other than you – this can potentially influence us to act in their or our interests rather than yours. Where we arrange a policy an insurer can pay us commission (see above for details). It is the major form of insurance broker remuneration and can create a potential conflict of interest because it may be in our interest to recommend the product issuer or service provider that pays us the most because it increases our remuneration. This may not be in your interest in certain circumstances.

Another key conflict is where we may be seen to favour the interest of one client or group of clients over another because it is in our interests to do so. Due to the extensive number of our clients and their varied requirements, we have a variety of procedures in place to manage these potential conflicts of interest. For example, we tell you about our remuneration arrangements in this Guide and you can ask for more detailed information if you need it before you proceed. If we provide you with personal advice we have a legal duty as a professional, to put your interests ahead of our own and can only provide you with advice that is appropriate for you. This obligation also extends whereby we represent the interests of one or more clients involved in a transaction.

We and our representatives are trained in this important duty and compliance with it is monitored regularly.

Should you have any questions, please ensure you ask us.

COOLING OFF PERIOD

A cooling off period may apply to an insurance policy issued to you as a retail client. During the period you may return the policy. Details of your cooling off rights are included in the relevant Product Disclosure Statement document.

In some cases an insurer can deduct certain amounts from any refund.

Ask us if you do not understand the right.

OTHER TERMS OF OUR SERVICE

IMPORTANT INFORMATION ABOUT YOUR INSURANCE

You must read the Important Information about your insurance document we give you (tell us if you have not received it) and ask us if you have any questions or do not understand anything we have set out in that document. It will help you understand some important matters about your insurance.

MISSTATEMENT OF PREMIUM

We try to tell you the correct amounts of premium and statutory and other charges that apply to your insurance. In the event that we misstate that amount (either because we have made an unintentional error or because a third

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party has misstated the amount), we reserve the right to correct the amount. Where permitted by law, you shall not hold us responsible for any loss that you may suffer as a result of any such misstatement.

AMENDMENT/CANCELLATION OF POLICY

In the event of an amendment or cancellation of an insurance policy prior to expiry, we usually charge an additional broker fee and where you cancel a policy and obtain a refund of premium we may also retain the commission we had earned. The original broker fee upon cancellation will also be retained by us. If we didn't do this we would not be properly paid for the services we provide to you.

PROFESSIONAL INDEMNITY INSURANCE ARRANGEMENTS

We and our representatives are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act.

The insurance (subject to its terms and conditions) will continue to cover claims in relation to our representatives/employees who no longer work for us (but who did at the time of the relevant conduct).

NIBA CODE OF PRACTICE

AB Phillips Pty Ltd is a proud member of the National Insurance Brokers Association (NIBA) and subscribe to the Insurance Brokers Code of Practice. The Code sets out standards for Brokers to follow when dealing with clients including requirements to inform clients of remuneration arrangements and any conflict of interest.

A copy of The Code is available from our web site www.abphillips.com.au

Or by contacting our office or direct from NIBA at www.niba.com.au

OUR COMPLAINTS & DISPUTES HANDLING ARRANGEMENTS

We are committed to providing quality services to our clients. This commitment extends to giving you easy access to people and processes that resolve a service issue complaint.

If you have a complaint about the service or advice we have provided to you, please address your enquiry or complaint to the Complaints Manager or the staff member providing the service.

You can contact us either verbally or in writing, either directly to your Account Manager or to our Office on 03-8586-9333 or info@abphillips.com.au, or to the Complaints Manager, AB Phillips Pty Ltd, PO Box 832 Moorabbin VIC 3189.

We'll make every effort to deal with your concerns as quickly as possible. If a complaint is resolved to your satisfaction within five (5) business days, we will provide written confirmation to you. If the matter is not resolved within this timeframe, we will refer it to our Complaints Managers.

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We subscribe to the Australian Financial Complaints Authority (AFCA). If your complaint is not successfully resolved by us to your satisfaction within 30 days from the date reported to our office, it can be referred to AFCA to assist in making an independent assessment of your issue(s).

You can contact the Australian Financial Complaints Authority:

- online – www.afca.org.au
- email – info@afca.org.au
- phone – 1800 931 678
- mail – Australian Financial Complaints Authority, GPO Box 3, Melbourne Vic 3001.

If you have any questions about this FSG, please contact us on telephone number (03) 8586 9333.

Keep this document for your reference and any future dealings with us.

This FSG was finalised on 20th December 2022.

Bluestone FSG Version 5.

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