

## Service Details & Fee Schedule (SDFS)



### **Harts Financial Solutions Pty Ltd**

(ABN 36 128 904 521)

Authorised Representative (AR 321342)  
& Credit Representative (CR 416309) of

### **Harts Financial Group Pty Ltd**

(ABN 80 128 903 962)

Combined Australian Financial Services  
& Credit Licence (AFS&CL 324390)



Nigel Hart BCom, CFP  
Director and Head  
of Advisory Services

**Success in life often leads to financial complexity. Over time, you become connected to a range of advisers - accountants, stockbrokers, bankers and lawyers - each making vital contributions to your wealth management. However, without a well considered, over-arching plan, these inputs can be uncoordinated, leading to inefficiency, turbulence and risk.**

**Harts Financial Solutions starts with a clear strategy to strengthen, grow and protect your financial position. Once we have developed an effective action plan, we become the single, central collaboration point for all inputs in the service of your wealth management.**

**We stand beside you, actively guiding but not controlling your wealth management strategy.**

**We maximise efficiencies, manage risks and ensure seamless collaboration with your other advisers.**

**We apply a robust science to your personal wealth management, giving you the confidence to concentrate on what started building your wealth in the first place.**

**Let Harts Financial Solutions help you take command.**

**Consider us your Private Wealth Pilot.**



## Service Details & Fee Schedule (SDFS)

**Harts Financial Solutions Pty Ltd**  
(ABN 36 128 904 521)  
Authorised Representative (AR 321342) and Credit Representative (CR 416309) of

**Harts Financial Group Pty Ltd**  
(ABN 80 128 903 962)  
holder of a combined Australian Financial Services and Credit Licence (AFS&CL 324390)



Harts Financial Group (HFG) is a Professional Practice of the Financial Planning Association of Australia (FPA) and is committed to upholding the FPA's Code of Professional Practice. Nigel Hart is a CERTIFIED FINANCIAL PLANNER® professional.

Version Ref: Draft 20230221\_HFS Service Details & Fee Schedule (SDFS).docx

Suite 2, First Floor, 339 Cambridge Street, Wembley WA 6014  
PO Box 1809, Subiaco WA 6904

main tel: 08 6380 7900  
main fax: 08 6380 7950



# Table of Contents

---

Purpose of this Document .....	3
Your Private CFO and Principle Adviser .....	3
Our Values .....	3
Our Services .....	4
Financial Management & Analysis .....	4
Holistic Financial Advice .....	5
Banking & Finance .....	5
Direct Property Advice .....	7
Commercial & Business Consulting .....	8
Financial Management and Advice Process .....	8
1. Initial Assessment Consultation & General Strategies Overview .....	10
2. Fact Find Consultation .....	10
3. Gathering of Supplementary Information .....	10
4. Analysis of Current Position .....	11
5. Client Consultation .....	11
6. Detailed Strategy Formulation .....	11
7. Advice Preparation .....	12
8. Client Presentation & Consultation .....	12
9. Implementation of Agreed Strategies and Recommendations .....	12
10. Ongoing Financial Review Service .....	13
Client Analysis Software (CAS) .....	14
Risk Profile Analysis .....	14
Investment Risk Profile .....	14
Risk Management Matrix (RMM) .....	14
Sample RMM Placeholder (insert PDF page) .....	15
Net Asset Position and Consolidated Balance Sheet .....	16
Capital Risk .....	16
Taxation Position .....	17
Corporate & Tax Structures (CTS) .....	17
Strategic Asset Allocation (SAA) .....	18
Banking, Finance & Gearing Analysis .....	18
Liquidity Analysis .....	19
Cash Flow Analysis .....	19
Personal Risk Insurance Analysis .....	20
Estate Planning Analysis .....	20
Other Services .....	21
Coordination of 3rd Party Advice .....	21
Casual Hourly Consultations .....	21
Advice Process & SOA Preparation Timelines .....	21
Our Transparent Fee Structure .....	22
Cost of Engagement .....	22
Commissions Received .....	22

‘Out of Pocket’ Cost .....	22
Managing your Engagement .....	23
Initial Engagement Proposal .....	23
Ongoing Engagement .....	23
Other Service Fees .....	24
Coordination of 3rd Party Advice Fee .....	24
Casual Hourly Consultation Fee .....	24
Guide to Hourly Charge Rates .....	24
Product and Service Fees & Commissions .....	25
Payment Options for Invoices .....	26
Do You Have Any Questions?.....	26
How Do I Engage Your Services?.....	27
Frequently Asked Questions .....	27

## Purpose of this Document

The purpose of the Service Details & Fee Schedule (SDFS) document is to detail:

- The professional services that Harts Financial Solutions (HFS) are able to provide you with;
- Our philosophy and advice delivery process;
- Our service fee structure and the basis of fee estimates.

## Your Private CFO and Principle Adviser

Harts Financial Solutions (HFS) is a privately-owned consultancy business based in Wembley. Our clients are typically successful business owners and high-income earners who benefit from truly holistic advice and tailored strategies. Our advice framework is robust, incorporating the broad portfolio of your assets and business interests, and our advice is professional, clear, and concise.

We look forward to helping you reach even greater success.

## Our Values

### Transparent

We operate with complete honesty and openness, regarding both the delivery of our services and the way we charge for the service.

### Thorough

Our advice process is extremely comprehensive; however our financial reviews are concise and tailored to provide appropriate levels of detail for you and each of your other professional advisers.

### Collaborative

We stand beside you, working closely with you and your other professional advisers in an efficient and constructive manner.

### Best-in-class

We ensure that our advice, strategies, and service always meet the highest professional standards.

### Action-oriented

We focus on achieving defined outcomes, creating individual benchmarks for you to manage risks and measure success.



## Our Services



### Financial Management & Analysis

Successful business owners and high-income individuals face ever increasing pressures on their time. As a result, important aspects of managing their financial affairs may not get the attention they deserve. This is where we fit in.

Think of us like having your very own Private CFO. We stand beside you, proactively identifying and addressing areas of concern, maximising efficiencies, and providing a robust framework to actively manage your capital risk, cash flow, liquidity, and debt. We fill the gaps between your professionals, providing efficient and seamless financial management to ensure that your financial affairs are maintained at the level you desire without having to get involved in every detail along the way.

We empower you to take command. This allows you to stay focused and make better, more informed decisions, all the while knowing that you have a team of trusted advisers at call.

Some of the areas we can assist with are as follows:

- Benchmarking
- Corporate and Tax Structures
- Reporting and Management
- Consolidated Net Asset Position / Balance Sheet
- Capital Risk Management
- Cash Flow Management and Planning
- Liquidity Management and Planning
- Gearing Analysis and Capacity Utilisation
- Tax Considerations and Planning
- Capital Gains Management
- Income Distribution Strategies
- Small Business Concessions



## Holistic Financial Advice

To define 'holistic financial advice', we must first consider the general make-up of personal wealth in Australia.

In total, Australians invest over 6 times more in property-based assets than in Australian equities. Financial services products represent less than 40% of Australians' growth asset exposure (excluding business and other assets). Unfortunately, many financial advisers still focus their advice around financial services products, because these are the traditional source of their remuneration – through fees.

Being truly holistic, Harts Financial Solutions' advice encompasses your entire portfolio of assets including property and business interests. Only by considering your affairs in their entirety can we recommend strategies to manage risks and improve your overall efficiency of wealth creation.

Below are some of the areas we consider when providing you with holistic advice:

- Client Attitudes and Risk Profile
- Investment Selection
- Retail and Self-Managed Superannuation
- Borrowing through Self-Managed Super
- Estate, Succession and Inter-generational Planning
- Strategic Asset Allocation
- Personal Risk Insurance Requirements
- Business & Succession Risk Insurance Requirements
- Super Contribution Strategies
- Retirement and Pension Planning

You can also be confident that the advice provided by Harts is of the highest quality. Harts Financial Group (HFG) is a Professional Practice of the Financial Planning Association of Australia (FPA) and is committed to upholding the FPA's Code of Professional Practice.

As we are a fixed 'fee for service' provider, we are squarely in your court and represent your best interests when negotiating with financial institutions. This is backed up by our transparent fee structure where commissions received are attributed to your client file to reduce any 'out of pocket' costs of providing advice each year (refer to 'Our Transparent Fee Structure' on pages 22 & 23 for details).

## Banking & Finance

Our service covers your whole banking relationship on an ongoing basis including all aspects of your requirements for residential, commercial and business finance, private and business accounts, cash flow forecasting and credit cards.

As your representative, our objectives include negotiating the best rates, minimising fees, maximising flexibility, generating tax and administration efficiencies, streamlining tax reporting and managing risk.

Harts Financial Group holds a combined Australian Financial Services and Credit Licence (AFS&CL 324390). Nigel Hart, our Credit Adviser is also a member of the Mortgage & Finance Association of Australia (MFAA), the peak national body for professional credit advisers. This allows us to act as your banking and finance adviser and provide you with 'best of breed' products and services from a large number of financial institutions whilst negotiating extremely competitive rates. It also means that we can take care of the administrative burden that invariably occurs when dealing with financial institutions, freeing up your valuable time.

Selecting Harts as your banking and finance adviser provides you with a significant number of advantages. Because Harts is your primary relationship and single point of contact, you are not wed to a particular financial institution. We can source the best financial product for your needs and negotiate lower rates than can typically be achieved by dealing direct. You are not limited to a single bank, and if appropriate, Harts will manage the administration of multiple products across multiple institutions so you can maximise your benefits and minimise expense.



It is worth noting that in comparison:

- If you deal directly with an employee of the bank, they are representing their employer first and foremost and will attempt to minimise risk by taking as much security for the facility as they are able and will attempt to maximise their results by charging higher margins (rates) and fees;
- An employee of the bank typically only represents a single institution and as such they will not tender your requirements to the market in order to negotiate the best deal;
- If you deal with a mortgage/finance broker, they are restricted as to the services they can provide you.

Both the bank and mortgage/finance broker relationships are unable to incorporate tax and other planning considerations into their recommendations. As such, the products and services offered may not be optimal for your situation and requirements.

With Harts as your central point of contact, the relationship you have with us and our in-depth knowledge of your particular situation remains firmly intact regardless of where your banking and finance arrangements are held.

Harts Banking & Finance service incorporates the following integrated considerations:

### Performance & Reporting

- Our Client Analysis Software (CAS) incorporates all of your banking and finance arrangements and generates a set of personal benchmarks that assist with the management of risk and determining appropriate banking and finance structures and gearing levels;
- Our banking and finance reports provide detailed information on your current banking and finance arrangements and track the purpose and source of your funds. This can be particularly useful when ensuring the correct tax deductions are made and where refinances and amalgamations have occurred.

### Structure

- Optimising banking and finance arrangements for tax, flexibility and transparency by utilising appropriate products such as offset accounts and correctly structuring transactions and cash flows;
- Maximising administrative efficiency to reduce the amount of your time required to monitor, operate and administer your banking and finance facilities;
- Ensuring that financial institutions only encumber the minimum amount of security that is required for your facilities and in a manner that aims to minimise adverse outcomes should an event of default occur;

- We have extensive experience with negotiating business facilities for clients so we can determine if proposed terms and covenants are fair and reasonable for your situation.

## Product Features & Cost

- We are able to negotiate extremely competitive rates on 'best of breed' banking and finance products. These rates can be achieved because:
  - i) The margin that forms part of the banker's remuneration is reduced or removed;
  - ii) Our clients are high net worth and as a result the above average loan size is attractive to financial institutions because it reduces their administration cost per dollar of funding. This saving can be negotiated and then passed on to you;
  - iii) The aggregator/dealership that acts as a distribution channel for the financial institutions can generate economies of scale;
  - iv) Financial institutions use this distribution channel to 'buy' (through lower rates) certain types of debt to achieve target risk profiles for their lending exposure;
  - v) We typically tender requirements with multiple institutions and continually cross check rates on loans between \$1M – \$5M.
- We seek to maximise deposit rates and can advise the best products and optimal structures;
- Our detailed understanding of your situation allows us to select the most suitable product for your requirements;
- We are able to provide advice on fixing rates and alternative types of funding that are often overlooked.

Some of the Banking & Finance services that we offer include:

- Finance Broking
- Re-negotiation / Re-financing of Existing Facilities
- Loan Structuring / Re-structuring
- Tendering / Rate Negotiations
- Service Level & Relationship Negotiations
- Tax Planning
- Dispute Resolution
- General Administration
- Borrowing through SMSF

Although we offer a full banking and finance service, our focus at Harts is not on transacting financial service or credit products, our attention remains firmly on achieving your strategic objectives and we regard these products simply as tools to be used to achieve desired outcomes.

## Direct Property Advice

Harts Financial Solutions offers specialised comprehensive direct residential and commercial property advice.

Harts can assist with the following:

- Strategic Planning, Affordability and Budget Setting
- Property Research and Comparative Sales Analysis
- Property Transaction Planning
- Property Funding and Finance
- Purchasing and Sale Strategy and Negotiations
- Real Estate Agent Engagement Management
- Capital Gains Tax Planning
- Ownership Structuring

## Commercial & Business Consulting

Harts Financial Solutions offers specialised services to Australian small to medium enterprises (SME's). We work with business owners and managers to create new and innovative solutions and to ensure the optimal path is taken to maximise business benefits.

Harts can assist with the following:

- Strategic Planning and Goal Setting
- Project Management
- Business Transition and Succession Planning
- Business Analyst Services
- Commercial Transaction Negotiations
- Shareholder / Stakeholder Negotiations
- Key Decision Making and Implementation

## Financial Management and Advice Process

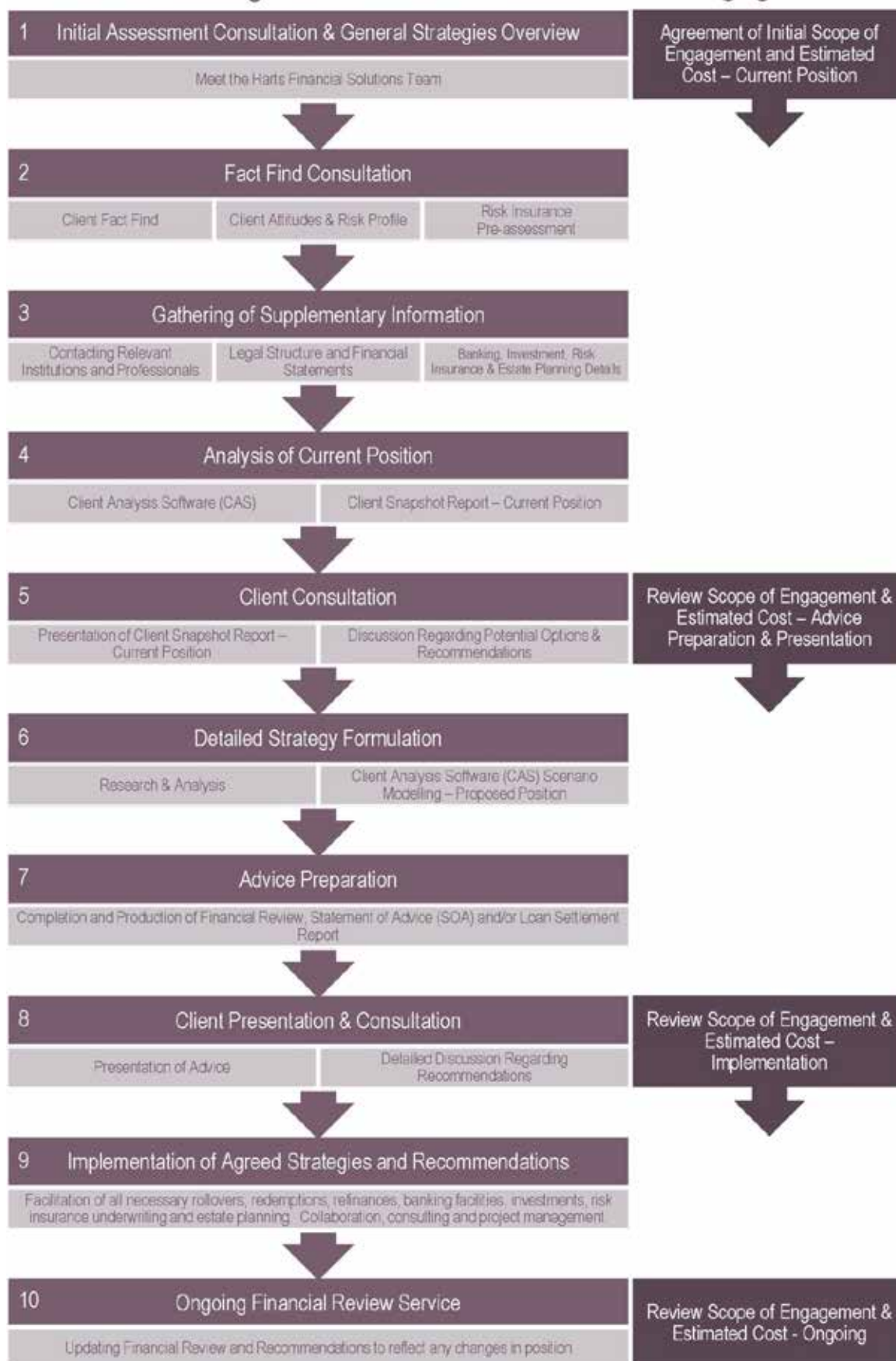
At Harts Financial Solutions we have designed our advisory process to meet the very different needs of self-directed business owners and high-income individuals. The strength of our process is its efficient identification and ongoing management of risks while we pursue your agreed strategies.

Our Advice Delivery Process is broken up into distinct parts that are tailored to your specific requirements. This approach provides you with the flexibility to engage our services to meet your individual needs, and importantly, to define our level of involvement in the execution and management of your chosen strategies.

The following diagram illustrates the different stages and engagements for the full advice process. Note that this is for descriptive purposes only, with each engagement being tailored to suit your specific requirements and preferences.

## Financial Management & Advice Process

## Engagement



## 1. Initial Assessment Consultation & General Strategies Overview

Before you engage our services, we believe that it is important for you to get to know your Adviser and the team that will be directly supporting you. We encourage you to visit our offices and meet the people who you will be dealing with on an ongoing basis. We are happy to demonstrate the proprietary systems and processes that we use to manage complex workflows and client situations. We can also show you samples of our financial reviews and advice documents so that you can verify the level of professionalism and clarity that we deliver regarding your financial situation.

This is also an opportunity for you to ask detailed questions to verify the experience of the Adviser who will be responsible for providing you with ongoing advice. This ensures that you are satisfied with their level of expertise and understanding in dealing with your specific situation.

During the initial assessment consultation, we will consider your personal situation, identify key opportunities and areas of concern, and discuss potential strategies to pursue. After the meeting we will provide you with an Initial Engagement Proposal which contains a suggested scope of work and cost estimate for your consideration. However, there is no obligation to continue the engagement or implement any strategies or recommendations as part of this process.

## 2. Fact Find Consultation

We strongly believe that the quality of our advice and recommendations is based on a solid understanding of your current financial situation and your wants and needs in terms of lifestyle, businesses, investments, and retirement.

The initial client fact find consultation takes from 1 to 3 hours and during this time your Adviser will complete a detailed 'Fact Find' process. This process helps to ensure that we have a comprehensive understanding of your financial situation, attitudes to risk, goals and objectives, and estate planning considerations. Your Advisor may also perform a risk insurance pre-assessment and may provide you with a general overview of some of the strategies that we believe are appropriate for you to consider.

## 3. Gathering of Supplementary Information

Our Client Administration Officer will start the process of contacting the relevant institutions and professionals to request current details of your investments, risk insurance policies and other relevant financial information. This may include trust deeds, shareholder agreements, company constitutions, tax returns, financial statements, loan contracts, wills, and relevant 3rd party advice.

This is a very important step of the advice process as it provides important information about:

- Corporate and tax structures;
- Current account balances for all retail investments;
- Latest valuations of any properties you may own;
- Detailed information regarding your various risk insurance policies;
- Details of the types of bank accounts and loan facilities currently in place and their terms and balances;
- Confirmation of your current tax position;
- Current estate planning.



## 4. Analysis of Current Position

Armed with detailed information about your current situation, we are now able to review and analyse your circumstances using our unique proprietary Client Analysis Software (CAS).

All your financial information regarding investments, loans, bank accounts, income/expenses, tax structures and risk insurances is entered into the CAS along with your identified Investment Risk Profile.

We then use the CAS to assist with preparing a Client Snapshot Report for your current situation. This is arguably the most important phase of the advice process as it facilitates a deep understanding and thorough analysis of your current situation and forms the 'building blocks' from which we are able to develop and recommend appropriate strategies and advice. It also assists you with understanding the risks and opportunities relevant to your financial situation so that you are able to make better and more informed decisions.

It is important to note that the Client Snapshot Report is a very detailed and thorough report covering the various areas of your financial situation.

Please refer to the 'Client Analysis Software (CAS)' section on page 14 for a detailed description of the CAS which forms the basis of the Client Snapshot Report.

## 5. Client Consultation

Once your Client Snapshot Report has been completed and published, your Adviser will present the results. Your Client Snapshot Report will provide a detailed analysis for your current position and as a minimum will cover the following core areas:

- Risk Management Matrix
- Investment Risk Profile
- Net Asset Position & Consolidated Balance Sheet
- Capital Risk Analysis
- Strategic Asset Allocation
- Rolling 12-month Tax Planning
- Corporate & Tax Structures
- Finance and Cash Flow Analysis
- Liquidity Analysis
- Gearing Analysis & Capacity Utilisation
- Risk Insurance / Estate Planning Overview
- Income Distribution Analysis

For a detailed explanation of each of these core areas, please refer to the 'Client Analysis Software (CAS)' on page 14.

The Client Snapshot Report is a powerful resource for managing risk and assessing performance. Our proprietary CAS software generates a set of personal benchmarks for your individual risk areas and you can use these benchmarks to assist with your financial management and strategic decision making.

Your other professional advisers will also benefit from the information in this report. We will work closely with them to ensure that everyone is on the same page and heading in the same direction, yours.

We will also discuss potential strategies for enhancing your current position and for achieving your future objectives. You may then choose to expand the scope of your engagement so we may research and formalise some or all of these strategies.

## 6. Detailed Strategy Formulation

Your Adviser will work with our Technical Officers to research and analyse the specific strategies for which you have engaged us to provide advice. This stage includes using the CAS to model different scenarios so that the optimal strategy can be determined for your unique situation.



## 7. Advice Preparation

During the advice preparation stage, we may present our draft proposed analysis in order to ensure the recommendations are in line with your objectives, comfort level and preferred direction. The agreed strategies and recommendations are then detailed in a Statement of Advice (SOA).

## 8. Client Presentation & Consultation

Once your Statement of Advice (SOA) document and proposed position snapshot reports have been finalised, they are professionally bound and presented by your Adviser. The SOA document clearly articulates the key issues and consequences that we have identified along with potential opportunities and benefits available to you. It also details our specific recommendations and their implementation, including any financial service products required.

Your SOA will include the following:

- Goals & Objectives
- Scope of Advice
- Key Outcomes Statement
- Issues and Consequences
- Recommendations / Opportunities / Threats
- Key Benefits
- Risks

Your Snapshot Reports will take into consideration the following core areas:

- Risk Management
- Corporate & Tax Structures
- Net Asset Position & Consolidated Balance Sheet
- Capital Risk
- Strategic Asset Allocation
- Banking and Finance
- Cash Flow Management & Planning
- Liquidity Management & Planning
- Gearing & Capacity Utilisation
- Negative Gearing & Debt Recycling
- Tax Considerations & Planning
- Superannuation
- Estate Planning
- Personal Risk Insurance Requirements & Recommendations

Other non-core areas which may be addressed where relevant include:

- Self-Managed Superannuation Funds
- Commercial Property Transfers to Superannuation
- Recommend and Review Specific Investments
- Capital Gains Tax Considerations & Concessions
- Specific Financial Goals
- Tax Residency
- Borrowing Through Superannuation
- Retirement & Pension Planning
- Primary Residence & Direct Investment Properties
- Business Succession Planning
- International Investments & Foreign Exchange Considerations

Once you have considered our advice and decided to proceed with some or all of our recommendations, we will implement the agreed strategies and recommendations contained within your SOA document.

## 9. Implementation of Agreed Strategies and Recommendations

Implementation may include attending to joint strategy meetings with your other professionals such as accountants, finance brokers, bankers, lawyers, and real estate agents to ensure a cohesive implementation process. We will also facilitate all necessary banking and finance transactions, rollovers, redemptions, investments, and risk insurance underwriting.

Depending on complexity, this process can take up to 3 months to complete, especially in relation to property transactions and risk insurance underwriting.

## 10. Ongoing Financial Review Service

Make sure we stay up to date with any changes to your financial situation. Should there be any material changes, we will arrange a review meeting and depending on your requirements we can issue an updated Client Snapshot Report or advice documents as required.

You are encouraged to meet with us at least annually to conduct a review of your situation. The frequency of reviews depends on the complexity of your situation and the level of involvement that you would like us to have in monitoring your situation.

Depending on the level of changes in circumstances, goals & objectives or strategy, we offer the appropriate review types as follows:

- Review Meeting & Notes
- Review Meeting & Notes, Client Snapshot Reports and/or Statement of Advice

This process is very similar to your Initial Onboarding Process, however it usually takes significantly less time to complete due to our familiarity with your financial situation and having already analysed and addressed the majority of the issues and opportunities.

We will provide you with a Fixed Term Fixed Fee Client Service Agreement with a maximum term of 12 months, outlining the scope of the proposed ongoing engagement and the cost.

## Client Analysis Software (CAS)

Our unique proprietary Client Analysis Software (CAS) is a robust and detailed analysis tool that brings together all of your financial information regarding investments, loans (inter-entity and external), bank accounts, income/expenses, income distribution strategies, tax structures, risk insurances and estate planning. The following describes some of the key outputs of the CAS and how these assist with the advice process.

### Risk Profile Analysis

Your Adviser will review and analyse the answers you provided in the Client Attitudes & Risk Profile (CARP) questionnaire to identify your attitude towards risk and your willingness to accept both the potential positive and negative consequences of accepting various levels of risk. This is used to develop your Investment Risk Profile.

### Investment Risk Profile

Your Investment Risk Profile should align with your overall attitude and tolerance to risk and should be used as a guide only. Your Investment Risk Profile is used to establish the relevant personal benchmarks for your strategic asset allocation, capital risk, cash flow, liquidity and gearing positions, resulting in an outcome which is completely tailored to your specific financial situation.

### Risk Management Matrix (RMM)

Armed with a thorough understanding of your goals & objectives, financial situation, and attitude towards risk, we are able to apply our Risk Management Matrix (RMM) to analyse key parameters and set personal benchmarks for your individual risk areas. Using your personal benchmarks, we are able to accurately identify and quantify opportunities to increase the amount of quality assets which you can hold safely and efficiently in the medium to long term, while staying within your chosen Risk Profile.

As part of our Risk Management Matrix, we perform detailed analysis and/or set tailored personal benchmarks for the following areas:

- Net Asset Position/Consolidated Balance Sheet
- Capital Risk
- Gross Asset Exposure & Strategic Asset Allocation
- Debt Efficiency
- Cash Flow
- Tax Efficiency & Forecasting
- Gearing Risks & Capacity Utilisation
- Liquidity
- Personal Risk Insurance Coverage

The following page presents a sample of the output from the Risk Management Matrix for a Balanced Risk Profile.

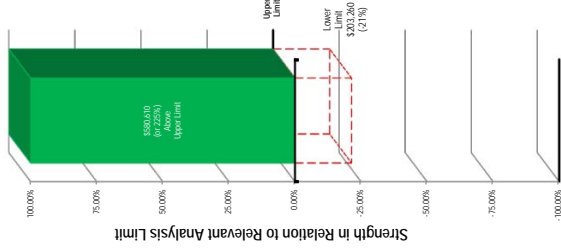
## RMM - Strength of Current Position - Balanced Risk Profile

Each of the charts below provide you with an indication as to the strength of each of the measurable components that comprises your Risk Management Matrix. They provide a measure of the 'strength' of your position relative to the most appropriate benchmark limit. As the strength of your position is measured either above or below this benchmark limit, the x-axis represents the benchmark limit used. A brief overview is provided below for each assessment.

### Cashflow Position

Both an Upper and Lower Benchmark Limit are set for your Cashflow Position. The strength of your Cashflow Position is a measure of the extent your actual Cashflow Position exceeds the Upper Cashflow Limit.

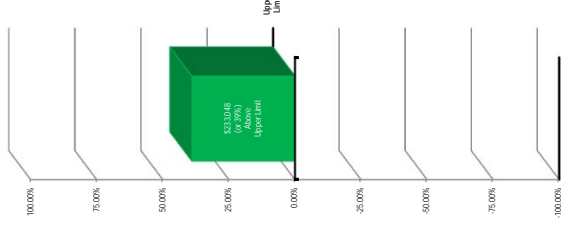
Upper Cashflow Limit (i.e. \$2,956,607)



### Liquidity Position

Both an Upper and Lower Benchmark Limit are set for your Liquidity Position. The strength of your Liquidity Position is a measure of the extent your actual Liquidity Position exceeds the Upper Liquidity Limit.

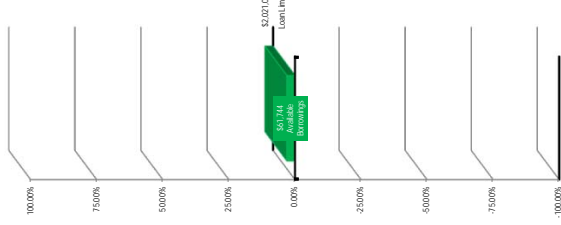
Upper Liquidity Limit (i.e. \$597,150)



### Equity Utilisation

Your Maximum Total Loan Limit is used as the sole benchmark. Under-utilised equity will be shown here as a % of your Maximum Total Loan Limit. Over-utilised equity will be shown as a negative result (i.e. when your Actual Total Loan Limit exceeds the available security).

Maximum Total Loan Limit (i.e. \$2,021,016)



### Rating Scale:

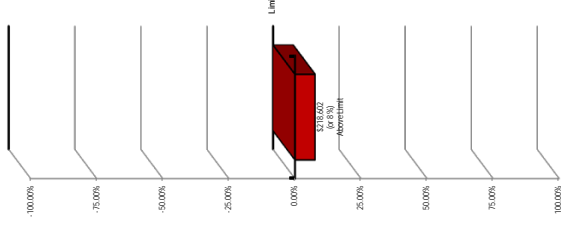


... e.g. exceeds relevant benchmark limit by at least 25%  
... e.g. exceeds relevant benchmark limit by less than 25%  
... e.g. is below the upper benchmark limit but exceeds the lower benchmark limit (if applicable)  
... e.g. is below the relevant benchmark limit

### Capital Risk

The suitability of your Capital Risk exposure is shown by the extent that your actual Capital Risk exposure is below your Capital Risk benchmark. The benchmark is set as a % of your Net Worth.

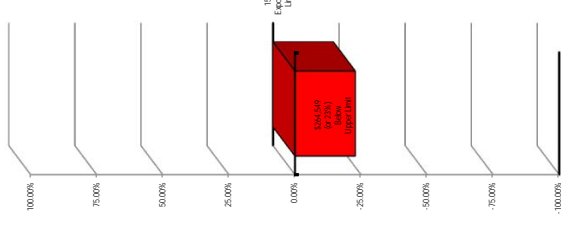
50% of your Net Worth (i.e. \$2,873,738)



### Defensive Asset Allocation

The suitability of your exposure to Defensive Assets is shown below by the extent that your actual exposure exceeds your benchmark exposure. Your Investment Risk Profile will dictate the benchmark exposure.

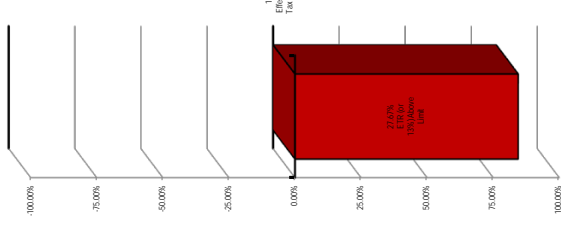
(15%) Exposure to Defensive Assets (i.e. \$1,160,696)



### Effective Tax Rate

The strength of your Effective Tax Rate (ETR) is a measure of how much your actual ETR is below the 15% ETR benchmark. We believe that once you have achieved an ETR of 15% or less, your Tax Position is deemed to be highly efficient.

15% Effective Tax Rate



### Rating:

Strong (20.25%) above the Upper Cashflow limit

Strong (0.56%) above the Upper Liquidity limit

Limited Capacity (3%) underutilised

Values	Variance
\$2,021,016	0.00%
\$61,744	3.06%
\$1,959,272	-96.94%

Values	Variance
\$597,150	0.00%
\$830,198	39.03%
\$233,048	39.03%
n/a	n/a
n/a	n/a

Values	Variance
\$258,607	0.00%
\$203,260	-21.40%
\$839,217	224.51%
\$589,610	224.51%
n/a	n/a
n/a	n/a

Upper Limit:  
Lower Limit:  
Actual Position:  
1% Above Primary Limit:  
1% Below Primary Limit:  
1% Below Secondary Limit:

Over-Exposed (8%) above 50% of your Net Worth Position

Under-Exposed (23%) below the 15% Exposure to Defensive Assets limit

Inefficient (133%) above the 15% Effective Tax Rate limit

Values	Variance
\$2,873,738	0.00%
n/a	n/a
\$3,092,339	7.61%
\$278,602	7.61%
n/a	n/a
n/a	n/a

Values	Variance
\$1,160,696	0.00%
n/a	n/a
\$896,147	-22.79%
n/a	n/a
\$264,549	-22.79%
n/a	n/a

Values	Variance
15%	0.00%
n/a	n/a
27.67%	12.67%
\$0	12.67%
n/a	n/a
n/a	n/a

## Net Asset Position and Consolidated Balance Sheet

It is essential we have a comprehensive understanding of all your assets and liabilities in your consolidated balance sheet as it underpins much of the analysis that we perform.

Through this analysis we are able to quantify your consolidated net worth as well as identify relevant issues including (but not limited to) your debt-to-equity ratio, illiquid asset position and the strength of your consolidated balance sheet. We also compare your personal investments and superannuation investment positions through the preparation of your net asset position.

This analysis is extremely useful as it is a visual aid that can quickly provide you with an overview of your asset and liability position across:

- **Investment Assets & Liabilities** - including all investments, deductible debt, superannuation, cash;
- **Non-Investment Assets & Liabilities** - including primary residence, non-deductible debt, offset accounts;
- **Business Assets & Liabilities** - including business assets, business debts;
- **Internal Assets & Liabilities** - including inter-entity loans and entitlements;
- **Total Assets & Liabilities** - looking at all assets, debt, cash.

Once the above analysis is complete, we review, identify and address issues and risks which have the potential to significantly impact on your net asset position.

## Capital Risk

Investing into growth assets such as business assets, property, and shares carries inherent capital risk. The higher the level of growth assets and the higher the level of risk associated with each individual growth asset, the greater your total capital risk. Capital risk is the risk of losing all or part of your capital as a result of a significant reduction in the value of your 'at risk' growth assets.

Reducing asset values will directly impact on your net asset position. The percentage reduction in net asset position will be magnified by higher levels of gearing or reduced by a greater allocation to defensive assets.

The Capital Risk Analysis is designed to determine your estimated capital risk for comparison against an appropriate 'Capital Risk Benchmark' based upon the strength of your financial position and your Investment Risk Profile. Your capital risk is set at a level based upon our estimate of the maximum volatility of your combined growth assets during a typical ten-year cycle. The 'Capital Risk Benchmark' is expressed as a percentage loss of your net asset position. These benchmark percentages vary according to your Investment Risk Profile. Your 'at risk' growth assets and their respective risk factors are displayed in both tables and charts.

We may also include any other risks that are likely to negatively impact your balance sheet such as personal guarantees, exchange rate risks, business risks, taxation risks and litigation risks. The sum of these capital risks is then calculated and compared to both your total 'at risk' growth assets and your net asset position.

All growth assets carry inherent capital risk. Capital risk may be managed but often cannot be eliminated. It is important that you accept the level of capital risk associated with your position.

## Taxation Position

Clients are generally aware of their taxable income and how much tax they pay, but do not know whether they are maximising their tax efficiency or what opportunities they may have available to reduce the amount of tax they pay. This is especially important where clients have corporate & tax structures with franking credits which can make the calculation and reduction of effective tax rates more complex.

We forecast both your individual and consolidated levels of taxable income and tax payable over a 12-month period and identify opportunities to significantly reduce the overall amount of tax you and your entities pay. As part of this analysis, we also consolidate your available tax deductions / offsets as well as any significant unrealised capital gains that exist.

Our proprietary Client Analysis Software (CAS) generates reports that project estimates of your underlying taxation position over the next 12 months, with separate reports being generated for each of your entities (if applicable). These reports are a useful aid in forecasting the effect of future dividends and distribution strategies which assist in formulating strategies to target lower effective tax rates.

With appropriate planning there may be substantial potential tax savings that can be achieved. The net benefit to you will be directly related to your current level of disposable income, balance sheet and your risk tolerance. Applicable tax planning strategies are detailed within your Snapshot Reports.

## Corporate & Tax Structures (CTS)

Efficient use of Corporate & Tax Structures (CTS) can make a substantial difference to wealth creation, wealth protection, and wealth distribution in both the short and long term.

The CTS report has been developed to provide a visual representation of your corporate structures and tax planning. Whilst every client's situation is different, by taking a systemised approach to the relationships between your personal and corporate structures, we are able to maximise your flexibility and tax efficiency both in current and future years.

The key outputs of the CTS highlight:

- Entity ownership, control and inter-entity relationships;
- Tax consequences of company dividends and trust distributions;
- Retained earnings and franking credits;
- Capital gains;
- Tax deductions and negative gearing within entities;
- Tax planning opportunities.

The CTS report provides you with a graphical illustration of the relationships between your individual and associated entities, along with consolidated income, expense and tax positions including distributions and inter-entity loans.

We also use the CTS report in the advice process as both a 'backward looking' (for reflection on the efficiency of your structures in the past) as well as a 'forward looking' tool to demonstrate the effect of our proposed strategies and recommendations on the efficiency of your structures moving forward.

Just as importantly, we use the CTS and the CAS Taxation Reports as tools to help facilitate the provision of proactive and specific tax advice with your accountant.

## Strategic Asset Allocation (SAA)

At HFS we believe that asset allocation should cover all strategic assets in your situation rather than just the traditional institutional and equity-based assets. This is particularly relevant in WA where a substantial proportion of people's wealth in recent years has been created from their primary residence, investment properties and private business ownership.

Many of our clients are self-directed investors. These investors typically make many of their own buy/hold/sell investment decisions or may at times use other specialist investment advisers such as real estate agents and/or stockbrokers to provide specific investment advice. We are able to assist in managing their overall strategic asset allocation and ensuring that it remains in line with the parameters coinciding with their agreed Investment Risk Profile.

The CAS software allows us to look at the assets held both personally and through corporate & tax structures from a more strategic point of view. In this view, assets are categorised as being Non-Investment (Personal) and Investment (Non-Superannuation and Superannuation) Assets.

It is important to note that in most cases, a client's current asset allocation may vary considerably from the 'industry model' asset allocations recommended by most research companies. It is therefore important that we highlight to you the variation between your current strategic asset allocation and the industry model so that you are able to make an informed decision as to whether to continue with a strategic approach to your asset allocations or to rebalance your assets to be more closely aligned with the industry model allocations.

We also use the CAS Strategic Asset Allocation tool later in the advice process as a forward-looking tool to demonstrate the effect that proposed strategies and recommendations will have on your strategic asset allocations.

## Banking, Finance & Gearing Analysis

Borrowing for investment purposes (gearing) carries significant risk and is not appropriate for all clients. Our Gearing Analysis is designed to determine personal benchmarks for appropriate levels of gearing based upon the strength of your financial position and your Investment Risk Profile. In conducting this analysis, we:

- Identify your current potential borrowing capacity versus actual capacity in place;
- Identify your available loan redraw position;
- Determine your net liquidity and net cash flow positions;
- Create appropriate personal benchmarks considering your attitude to risk, liquidity, cash flow, capital risk and asset allocation;
- Analyse the efficiency of your banking and finance arrangements.

Gearing is a popular wealth creation strategy for clients who are able to tolerate higher levels of risk, but it is far from a 'one size fits all' strategy. A client with a 'Balanced' Investment Risk Profile has a different tolerance to risk than a client with a 'High Growth' Investment Risk Profile and the strategy to be implemented should take these differences into account.



## Liquidity Analysis

In analysing your liquidity position, we assess your cash and redraw capacity (available loan funds) to identify how liquid your situation is in order to handle market volatility and cash flow risks. Your Investment Risk Profile is used to set an upper and lower liquidity limit based on a % of your total loan limits in place.

Your upper liquidity limit is the amount of cash and redraw capacity that must be available as an emergency buffer. The lower liquidity limit is the upper limit less the discounted value of other unencumbered liquid assets (e.g. blue chip shares and managed funds) which may be liquidated if required.

The more aggressive a client's Investment Risk Profile, the greater the amount of risk that they are willing to take, and this is reflected in a lower % of total loan limits required to be held in cash or redraw capacity as an emergency buffer.

## Cash Flow Analysis

When reviewing cash flows, we consider on an annual basis:

- **Net Cash Flows** – which tells us whether your situation is cash flow positive or negative;
- **Taxation** – which tells us how tax affects your cash flow;
- **Cash Flow Mapping** – to make sure that bank and loan accounts are functional, cost effective and tax efficient.

The above cash flow reviews are performed for each of your accounts and at a tax entity level.

The upper cash flow limit is the amount by which your cash flow position may reduce by before becoming cash neutral as a consequence of a reduction in your personal exertion income and an increase in interest rates. The extent of the permissible variations in income and interest rates is determined by your Investment Risk Profile.

The lower cash flow limit is set by subtracting from the upper limit the maximum amount of liquidity (capital) that you are prepared to use (through capitalisation of negative cash flow) each year to continue operating with your gearing strategy. The amount of liquidity used each year and the number of years which you are prepared to utilise liquidity to fund the shortfall is once again determined by your Investment Risk Profile.

The more aggressive a client's Investment Risk Profile, the greater the amount of risk they are prepared to accept. This results in a reduced upper and lower limit, with the reduced lower limit being reflective of a greater propensity to use capital reserves to fund potential cash flow shortfalls.

We also use the Gearing Analysis (and associated Liquidity and Cash Flow Analysis) later in the advice process as a 'forward looking' tool to demonstrate the effect of our proposed strategies and recommendations on your overall financial situation.

## Personal Risk Insurance Analysis

At Harts Financial Solutions we see risk insurance as a specific tool to help protect your wealth creation strategy and provide for you and your family should an event affect your health or wellbeing.

Using the CAS, we are able to carefully review your current risk insurance cover, calculate the ideal cover for your situation and then recommend the most appropriate types and levels of insurance cover.

The key areas of Risk Insurance that we specialise in are:

- **Life Cover** – Help your family maintain their financial position in the event of your death;
- **Total & Permanent Disability** – Financial security if you suffer total & permanent disability and are unable to work;
- **Critical Illness** – Enabling you to concentrate on your health rather than your finances should you suffer a critical illness;
- **Income Protection** – Income cover for your rent/mortgage and living costs if you can't work due to sickness/injury;
- **Business Expenses** – Fund your fixed expenses to keep your business going if you become totally disabled and can't work;
- **Business Protection & Succession Planning** – Buy/sell agreements & key man insurance.

We also analyse and recommend the most appropriate ownership structure for your risk insurance policies to ensure that cash flow cost is minimised, and tax efficiency is maximised.

## Estate Planning Analysis

Estate planning is generally an area overlooked by most people due to the unpleasant nature of planning for the event of death. A poorly crafted or out-dated Will may potentially result in your estate not being administered as per your wishes or may even lead to tension between surviving beneficiaries and stakeholders.

Where you have a complex entity structure in place, an unforeseen event such as a sudden death may affect the operation of your entities as the control and responsibility for ongoing management may not have been accounted for.

We analyse the current estate planning mechanisms and their effect on your assets, liabilities, and insurances in the event of your death. These mechanisms include:

- Wills
- Trust Appointor Succession
- Buy / Sell Agreements
- Living Wills
- Testamentary Trusts
- Enduring Powers of Attorney
- Superannuation Binding Nominations

## Other Services

### Coordination of 3rd Party Advice

As we deal with accountants, lawyers, bankers, real estate agents, property developers and business advisers every day, we are very experienced in efficiently coordinating and facilitating any required 3rd party advice in relation to strategies being considered, recommended or implemented. This is an important function to ensure that the right questions are asked of your various professionals and that they fully understand your chosen direction and strategies.

### Casual Hourly Consultations

There may be times where you require 'ad-hoc' consultations which are not part of the services we agreed to undertake for you. In these cases, you are able to engage us on an hourly basis to discuss specific topics, ideas or issues that you would like our input or opinion on.

### Advice Process & SOA Preparation Timelines

As the Advice Process is both detailed and involves liaison with and the collection of information from a number of your other professional advisers, it is important that we are able to manage this process as efficiently as possible. We endeavour to complete and present your Client Snapshot Report within 2 months of our initial Fact Find Consultation, however this is highly dependent on the availability of the required information from yourself and your other professionals. We expect to be able to collect all the required information within 2 weeks of our initial meeting.

## Our Transparent Fee Structure

At Harts Financial Solutions, we believe that good advice should pay for itself.

Any 'Out of Pocket' cost for the advice is calculated as follows:



### Cost of Engagement

The 'Cost of Engagement' is calculated on an equitable 'fee for service' basis and represents the total cost of providing the services.

### Commissions Received

Where financial service commissions are received from products and services put in place under the Australian Financial Services & Credit Licence (AFS&CL 324390) held by HFG, they are attributed to your client file to offset the 'Cost of Engagement'. A schedule of estimated commissions is outlined in 'Product and Service Fees & Commissions' section on page 25.

### 'Out of Pocket' Cost

Your 'Out of Pocket' Cost is calculated after considering the Cost of the Engagement and Commissions Received. Your 'Out of Pocket' Cost may be paid via invoicing and/or superannuation/investment fees.

This fee structure is highly transparent, clearly demonstrates that our focus is on strategy and advice, not commissions and products, and reaffirms our commitment to act in your best interests.

## Managing your Engagement

### Initial Engagement Proposal

Before engaging our services, you are provided with an Initial Engagement Proposal outlining the initial scope of work and quoting the "Out of Pocket" cost.

Should you engage us, we will agree on the amount to be invoiced and amounts which may be paid through fixed upfront product fees (on superannuation and/or investment products). If the agreed fixed upfront product fees are not received, you will be invoiced for the amount.

If we broker risk insurance and/or finance, we may receive upfront commissions. Anticipated commissions to be received may significantly contribute towards funding the initial engagement work to be performed. This is taken into account when agreeing to the amount to be invoiced.

### Ongoing Engagement

At the completion of the Initial Engagement and/or implementation of the recommendations you will be provided a Fixed Term Fixed Fee - Client Service Agreement (CSA) which contains the scope of service to be provided over the term of up to 12 months, the cost of the service and a payment plan.

To facilitate a reasonable basis for the setting of fees, all professional time incurred in relation to your file is accurately recorded, costed, and tracked using our industry-leading proprietary software, HPlan.

Fees will be set after careful consideration of:

- the value of advice to be provided and anticipated financial benefits and outcomes,
- the extent and complexity of your financial circumstances,
- the accessibility of information and reporting on your financial circumstances
- the complexity of issues to be resolved
- the current information and analysis already on file
- our relationship and the nature of agreements being replaced
- the increased certainty to be provided
- a fair contribution towards the fixed overheads and compliance costs of the business and the limited resources of the business
- the education, experience and skill of your adviser and their support staff
- the human resources required to complete the anticipated tasks and deliver the services
- the significant investment into proprietary software and technology
- your representations about your financial position and performance;
- the timeliness, accuracy and reliability of information provided by you or collected on your behalf about your financial position, performance or projected financial performance; and
- the actions taken and services provided by other stakeholders including product providers, third party service providers & professionals and related parties.

At the completion of the term, you will be provided a replacement Fixed Term Fixed Fee - Client Service Agreement (CSA) which contains the scope of service to be provided over the following term of up to 12 months.

If you do not agree to a replacement engagement, all direct debit and superannuation/investment product fee payment arrangements will end.

## Other Service Fees

### Coordination of 3rd Party Advice Fee

In cases where we are required to coordinate 3rd party advice, this will be included in your initial and ongoing engagements. This may include the coordinating, facilitating and implementation of accounting, legal and property advice in relation to strategies specific to your situation to ensure the desired outcome.

### Casual Hourly Consultation Fee

In cases where you require 'ad-hoc' consultations (including telephone and email support) which are not part of an agreed scope of work or you do not have financial service products with HFS, we may offer our services purely on a time incurred engagement basis. Where possible we will provide you with a fee estimate.

## Guide to Hourly Charge Rates

Where possible, we will provide you with a written fee for service estimate based on the expected time taken to perform the scope of work. As a guide to the level of the professionals working on your situation, our hourly charge rates are tiered as follows:

Resource/Personnel	Rate (ex. GST)	Rate (incl. GST)
Senior Financial & Credit Adviser	\$290 per hour	\$319 per hour
Senior Business & Commercial Adviser	\$290 per hour	\$319 per hour
Financial Adviser	\$210 per hour	\$231 per hour
Credit Adviser	\$210 per hour	\$231 per hour
Business & Commercial Adviser	\$210 per hour	\$231 per hour
Technical Adviser	\$210 per hour	\$231 per hour
Banking & Finance Administrator	\$140 per hour	\$154 per hour
Senior Administration Support	\$130 per hour	\$143 per hour
Client Administration Support	\$110 per hour	\$121 per hour

We may review our hourly rates and the respective levels of our staff at our discretion. Current rates will be published on our website at [www.hartsfinancial.com.au/rates](http://www.hartsfinancial.com.au/rates).

## Product and Service Fees & Commissions

Where there are risk insurance and credit products, there may be up-front and ongoing commissions paid to us by the product issuer/provider (e.g. insurance and finance commissions).

Where there are superannuation and investment products, there may be up-front and ongoing fees charged by us and deducted from your superannuation/investment portfolio.

Where financial service commissions are received from products and services put in place under the Australian Financial Services & Credit Licence (AFS&CL 324390) held by HFG, they are attributed to your client file and considered when setting the product fees and "out of pocket" cost of engagements.

The following table outlines the typical range for up-front and ongoing commissions paid for the various product types.

Product Type	Up-front Commission	Ongoing Commission
Debt Financing	0% - 0.715% p.a.	0% - 0.275% p.a.
Insurance	Between 0% & 66% of the first year's premium	Between 0% and 22% of the renewal premium

The following table outlines the typical range for up-front and ongoing fees paid for the various product types.

Product Type	Up-front Fee	Ongoing Fee
Retail Superannuation	0.55%	1.1% p.a.
Investment Portfolio Management	0.55%	1.1% p.a.

The above fees & commissions include GST and will be accurately disclosed in % and \$ terms in your SOA document(s).

### Commission and Fee Offset and Payments

All product Commission and Fees (upfront, ongoing or transaction commissions, adviser fees, brokerage, trail, or any form of product fees) received by us are attributed to your file and are non-refundable and non-rebateable.

### Out of Pocket Costs, Invoicing and Payment

We may issue you with interim monthly invoices or at longer intervals at our discretion. You must pay an invoice within 14 days of receipt.

Interest will be charged on overdue amounts at the rate set out in your Client Service Agreement.



## Payment Options for Invoices

Where fees are charged directly by Harts Financial Services, you will be issued with a tax invoice from the AFS Licensee, Harts Financial Group (HFG). We accept payment by direct debit, EFT Deposit or cheque.

### EFT Direct Deposit

When paying by EFT via internet banking, please deposit your funds into the following Westpac bank account:

Account Name: Harts Financial Group Pty Ltd  
BSB: 036 406  
Account #: 133246  
Reference: Please include your invoice # and name.

### Paying by Cheque

When paying by cheque, please make your cheque **payable to "Harts Financial Group Pty Ltd"**. Please ensure you write your name and the invoice number on the back of the cheque or include the remittance advice for easy reference. Please post your cheque to:

Attention: Accounts Receivable  
Harts Financial Group  
PO Box 1809, Subiaco WA 6904

## Do You Have Any Questions?

Should you have any questions or require further information regarding any aspect of our service, please feel free to contact one of our professional staff.

**Phone:** 08 6380 7900

**Fax:** 08 6380 7950

**Email:** [info@hartsfinancial.com.au](mailto:info@hartsfinancial.com.au)

**Mail:** Harts Financial Solutions  
PO Box 1809  
Subiaco WA 6904

**Visit Us:** Harts Financial Solutions  
Suite 2, First Floor, 339 Cambridge Street  
Wembley WA 6014

## How Do I Engage Your Services?

To confirm your understanding of our terms and your agreement to engage our services, please read this document and your Initial Engagement Proposal / Client Service Agreement carefully before signing and returning the Client Service Agreement to HFS using one of the following methods:

**Scan/Email:** [info@hartsfinancial.com.au](mailto:info@hartsfinancial.com.au) **Fax:** 08 6380 7950

**Mail:** Harts Financial Solutions  
PO Box 1809  
Subiaco WA 6904

## Frequently Asked Questions

### **Does your service replace or duplicate what my accountant does?**

No, we are not accountants and do not provide tax advice or accounting compliance services. Harts Financial Solutions works closely with you and your other professional advisers to ensure that everyone is heading in the same direction, yours.

### **Do you provide truly 'holistic' advice?**

Yes, Harts Financial Solutions' advice is truly holistic and encompasses your entire portfolio of assets including any business interests. Only by considering your affairs in their entirety can we recommend strategies to manage risks and improve your overall efficiency of wealth creation.

### **Do you operate on a 'fee for service' basis?**

Yes, at Harts Financial Solutions we primarily provide advice on a 'fee for service' basis, so you are typically only invoiced for the professional services provided.

Rest assured though that any financial service commissions and trails received are attributed to your client file and considered when setting any product fees and/or 'out of pocket' costs of providing advice each year. This fee structure is highly transparent, clearly demonstrates that our focus is on strategy and advice, not commissions and products, and reaffirms our commitment to act in your best interests.

Before any work is undertaken, you will have to engage our services. You will be provided with an Initial Engagement Proposal and/or Client Service Agreement that will detail the work we will undertake and the cost of the engagement. It is very important that you read the agreement before engaging our services.

### **Do I have to invest with you to be a client?**

No, the choice is yours. We stand beside you, actively guiding but not controlling your wealth management strategy. Many of our clients are self-directed investors and business owners. For these clients, our role is to maximise efficiencies, manage risks and ensure seamless collaboration with their other advisers.

### **How can I receive updates to the HFS Service Details & Fee Schedule (SDFS)?**

Whenever changes are made to the HFS Service Details & Fee Schedule (SDFS), a new version of the SDFS will be available for download from our website <http://www.hartsfinancial.com.au/csas>. Alternatively, you can request a copy to be posted to you.

### **Do you have a Financial Services and Credit Guide?**

Yes, the latest version of our Financial Services and Credit Guide (FSCG) is available for download from our website <http://www.hartsfinancial.com.au/fscg>. Alternatively, you can request a copy to be posted to you.

### **Are your advisers licensed to provide financial and credit advice?**

Yes, Harts Financial Solutions Pty Ltd (ABN 36 128 904 521) is an Authorised Representative (AR 321342) and Credit Representative (CR 416309) of Harts Financial Group Pty Ltd (ABN 80 128 903 962) which holds a combined Australian Financial Services & Credit License (AFS&CL 324390). Our advisers are representatives of Harts Financial Solutions. A copy of our AFS Licence is available for download from our website <http://www.hartsfinancial.com.au/afsc>.

Harts Financial Group (HFG) is a Professional Practice of the Financial Planning Association of Australia (FPA) and is committed to upholding the FPA's Code of Professional Practice.

Nigel Hart is a CERTIFIED FINANCIAL PLANNER® professional.



