praescius

FINANCIAL SERVICES GUIDE

Preparation date – 27 January 2026

Praescius Financial Holdings Pty Ltd (ABN 14 610 960 980) ("Praescius") is an Australian Financial Services Licensee (AFSL No.486 455). Distribution of this FSG has been authorised by Praescius.

IMPORTANT INFORMATION

THE PURPOSE OF THIS GUIDE

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we and our advisers offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers.

This FSG is divided into two parts: **Part 1 – General Information** and **Part 2 – Representative Profile**.

Part 1 covers the following:

- Information about Praescius as a licensee
- Details of the financial services and/or products Praescius can provide
- The documents you may receive
- Remuneration received by us and your adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Part 2 covers:

- Details on how you may instruct us or your adviser
- Who will be responsible for providing the financial services

Throughout this FSG, Praescius is referred to as "we", "us", "our" or any variations. The term "adviser" refers to Praescius' authorised representatives.

WHY WE ARE NOT INDEPENDENT

s923A of the Corporations Act sets out when you can use the term independent or unbiased to describe your business.
There are a few key reasons why we cannot say we are independent.

i. When we arrange life insurance products for you, or we are listed as your adviser, we will receive commission from the insurer. Details of these commissions are detailed to you in your SOA.

ii. Our advisers may recommend financial products to you that we have a financial interest in as the issuer of or the manager of the product. Details can be found in this FSG under Related Companies.

iii. As a licensee we restrict the financial products that can be recommended via an Approved Product List (APL). The APL includes both inhouse and external products and are selected based on a number of quantitative and qualitative factors.

iv. We may receive financial benefits or gifts, or soft dollar arrangements from other financial services licensees. Details of these can be provided on request.

Welcome

We know how important a trusted financial advice relationship is in providing you with peace of mind and want to thank you for considering an engagement with one of our advisers to assist you in identifying and achieving your needs and financial goals.

We have prepared this guide to provide an overview of our services. Please take the time to review this document before engaging our services.

WHO WE ARE AND WHAT WE STAND FOR

As an Australian Financial Services (AFS) Licence holder, Praescius is a non-institutionally owned financial services company providing services in Accounting & Taxation, Wealth Management and Finance Broking through our offices in Parap (Darwin), NT; Hervey Bay and Bulimba (Brisbane), QLD; and Camden in NSW.

Our mission at Praescius is to assist you in identifying a clear set of goals and objectives so you can plan for your future with confidence. We will also help you to understand the steps required to achieve them and a realistic timeframe for doing so.

OUR RESPONSIBILITY TO YOU

Your adviser provides financial advice and services on behalf of Praescius and accordingly we are responsible for the financial advice and services they provide.

Our advisers are required to provide this FSG and a Representative Profile to you prior to providing any personalised financial advice, products and/or services. The FSG is a disclosure requirement under the Corporations Act 2001(Cth).

Part 2 – Representative Profile contains important information about your adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable).

It also includes accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

OUR COMMITMENT TO YOU

Our advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your adviser is obliged by law to act in your best interests and provide appropriate advice when providing financial advice to you. To be in a position to provide effective advice, your adviser will need to determine your needs, objectives and relevant financial circumstances.

You will be asked to provide accurate information and to keep your adviser updated on any changes to your relevant circumstances to ensure the advice provided and financial products recommended remain relevant to your personal situation. You do have the right not to divulge such information. However, in this case, your adviser will warn you about the possible consequences and how this may impact the quality and reliability of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they have insufficient information to proceed.

Before providing any financial products and/or services to you, we will need to verify your identity in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/ CTF Act). Your adviser will let you know what documentation you will need to present to allow them to provide you with appropriate advice and to meet the relevant customer identification requirements under the AML/CTF Act.

To ensure that you remain on track to meet your short to long-term needs and objectives, it is vital to periodically review your financial plan. Your adviser will offer a review service appropriate to your circumstances. A fee may be charged for the ongoing advice and management of your financial affairs. Your adviser will provide you with details of any such fees which are applicable to you.

As part of our commitment to you, Praescius adheres to the Codes of Ethics/Conduct of professional associations such as the Financial Advice Association of Australia, the Financial Services Council and the Australian Association of Financial Advisers.

The principles enshrined in the above mentioned Codes serve as a minimum standard for the professional behaviour of our Authorised Representatives, with advisers required, amongst other things, to act in the best interests of clients and to act honestly, efficiently and fairly in the provision of financial services.

FINANCIAL SERVICES AND/OR PRODUCTS WE CAN PROVIDE

Praescius is licensed to provide financial product advice on the following services and/or products including:

- Deposit and Payment Products – Basic Deposit
- Deposit and Payment Products – Non-basic Deposit
- Deposit and Payment Products – Non-cash Payment
- Derivatives
- Government Debentures, Stocks or Bonds
- Life Products – Investment Life Insurance Products
- Life Products – Life Risk Insurance Products
- Managed Discretionary Account Services
- Managed Investment Schemes including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facilities

Praescius maintains an Approved Product List (APL). Subject to attaining any required accreditation, your adviser is able to recommend any product on the Praescius APL. Your adviser will need to consider products outside of the APL if your Adviser determines that an alternate product is likely to meet your best interests. In these cases, your adviser may apply to Praescius' Research Department to obtain a one-off product approval.

Praescius and its authorised representatives listed are not authorised to provide financial product advice or deal in the following financial products: • General Insurance Products

DOCUMENTS YOU MAY RECEIVE

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Statement of Further Advice (SoFA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Renewal Notice
- Fee Consent
- Execution Only Document (EoD)

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

The SoFA and RoA may be provided in situations where further advice is provided. The SoFA and RoA streamline the documentation process by avoiding unnecessary duplication of information already provided in previous advice documents.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product, including features, benefits, conditions, costs and cooling off rights (if applicable). The issuer of a PDS is required to make publicly available the target market (TMD) for their financial products. Contact Praescius or the issuer if you would like a copy of the TMD.

An EoD may be issued where the service provided is merely accepting the decision or direction of the client and the processing of any product transaction documentation.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

If you have any questions about this FSG or the financial advice, investment and/or risk insurance products or services provided, please contact your adviser.

CLIENT SERVICES

Praescius and your adviser may accept your instructions by phone, letter, email or fax. In some instances, only written instructions from you can be accepted and we will let you know when this occurs.

Praescius is required to maintain a physical or electronic record of your personal information, which includes details of your relevant personal and financial circumstances.

We are also required to maintain records of documentation for any financial advice given to you in the course of taking instructions from you, as well as any advice documents your adviser has provided to you. These records are required to be retained for at least seven (7) years.

YOUR PRIVACY

Praescius and your adviser are subject to certain legislative and regulatory requirements that necessitate collecting, holding and using detailed information that personally identifies you and/or contains information about you.

Praescius respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. If you want to access your personal information at any time, please let us know.

For detailed information on how we handle your personal information, please see our Privacy Policy.
This Policy is located at www.pfinancial.com.au

CROSS-BORDER DISCLOSURE

Praescius may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents or delivery of digital services for Praescius advisers and clients.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Praescius outsources some services to EMAPTA an outsourcing offshore staffing solution based in the Philippines.

LICENSEE REMUNERATION

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, Praescius may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- Commission payments from product providers where applicable; or
- A combination of any of the above

AUTHORISED REPRESENTATIVE REMUNERATION

All fees or commissions are initially paid to Praescius before being distributed in full to the relevant Corporate Authorised Representative. Your adviser is paid via salary and may also be entitled to a bonus based on performance against a balanced scorecard criteria, which may include adherence to service standards, new business, review completion and completion of continuing education.

REFERRALS

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. This fee does not represent an additional cost to you. You will receive more detailed information concerning any referral fee in your SoA or other relevant advice document.

OTHER FORMS OF REMUNERATION OR BENEFITS

Praescius and/or its advisers may receive non-monetary benefits from product providers and other similar parties in specific circumstances such as:

- Where the amount is less than $300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received must be disclosed in either a Conflicts of Interest Register or an Alternative Remuneration Register. A copy of Praescius' Register, is available upon request. If you wish to inspect this Register please ask your adviser or contact us.

RELATED COMPANIES

The Praescius Group is made up of a number of related entities including the Corporate Authorised Representatives of Praescius, the Australian Financial Services Licensee, and other holding companies. Praescius also has service relationships with a number of other related bodies corporate.

Following is a listing of those Praescius Group entities that you are most likely to engage with:

- Praescius Financial Holdings Pty Ltd
- Australian Financial Pty Ltd
- AFPG Accounting Pty Ltd
- Australian Financial Planning Group Pty Ltd
- Atticus Wealth Management Pty Ltd
- Territory Private Pty Ltd

Your adviser may hold shares in Praescius entities or other companies related to product providers which may influence, or be seen to influence, the advice that they provide you. Your adviser will disclose all relevant shareholdings to ensure that you are made aware of any potential conflicts.

Praescius has an arrangement with Atticus Wealth Management Pty Ltd (Atticus) for use of the Atticus Separately Managed Account (SMA) products, which Praescius may recommend to certain clients.
Atticus is a related party of AFPG. Atticus may receive product management fees of up to 0.69% of AFPG client funds held in these SMA products. The shareholders of Atticus may receive a financial benefit. The financial benefit may be in the form of dividends/distributions from Atticus to the shareholders, however, this benefit is unable to be quantified.

MAKING A COMPLAINT

Please contact us if you have an enquiry or experience a problem. Our relationship with our customers is our priority. We like to provide the best possible service, but if things go wrong, our goal is to always try and resolve any issues as effectively, efficiently and fairly as possible.

If you have a complaint, we're here to help.

- Please contact our team so that we can work to resolve the problem as soon as possible.
- In the first instance please try and resolve your complaint with your usual contact.

If after 5 business days, your enquiry is not resolved to your satisfaction, you can lodge a complaint with our Complaints Officer. Our Complaints Officer will review and try and resolve your complaint as soon as possible (no longer than 30 days). You can ask for a response at any time. Contact details for our Complaints Officer are:

Mail: Complaints Manager
Praescius
PO Box 235, Bulimba QLD 4171
Phone: (07) 3999 9015
Email: compliance@pfinancial.com.au

We will work with you to resolve your complaint as soon as possible and no later than 30 days. If you are not satisfied with our response, or we do not resolve your complaint within 30 days, you can take your complaint to the Australian Financial Complaints Authority (AFCA). AFCA was established by the Federal Government to help consumers reach agreements with financial firms about how to resolve their complaints. AFCA is impartial and independent. Where parties cannot resolve their complaint, AFCA will decide an appropriate outcome.
Our AFCA Membership Number is 38489.

The contact details for the AFCA are:

Website: www.afca.org.au
Phone: 1800 931 678
Email: info@afca.org.au
Mail: Australian Financial Complaints Authority Limited
GPO Box 3, Melbourne VIC 3001

PROFESSIONAL INDEMNITY

Praescius will take reasonable steps to ensure that we have professional indemnity insurance cover that we believe meets the requirements of section 912B of the Corporations Act to provide compensation to persons who successfully claim the losses suffered due to breaches of licensee obligations by representatives and staff who are or were a representative or employee of Praescius.

WHO ARE OUR ADVISERS

Your financial advice specialists are authorised representatives of Praescius Financial Holdings Pty Ltd, ABN 14 610 960 980 AFSL No. 486455 ("Praescius"):

Adviser	ASIC Financial Adviser No.
Michael Toohey	1007845
Matthew Harrington	313334
Helen Joyce	311947
Sigmone Bennion	443087
Erica Williams	1002720
Marco Pandini	1242234

The financial services that the above financial advice specialists offer are provided by the following Corporate Authorised Representative of Praescius:

Australian Financial Pty Ltd ABN 78 131 476 054.
Authorised Representative (AR) No. 398668

OUR ADVISERS

We are authorised by Praescius to provide advice in relation to all or some of the following:

- Wealth Accumulation
- Income and Asset Protection
- Tax Strategies
- Superannuation
- Retirement and Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management
- Managed Discretionary Accounts

PRINCIPALS

Gareth Jakeman is the Managing Director of Praescius Financial Group and has a Bachelor of Commerce Degree in Finance (Merit) and a Diploma of Financial Planning. He is also a Graduate of the Australian Institute of Company Directors. He has worked in both the Chartered Accounting and Financial Services industry since 1999, this includes over 16 years with Godfrey Pembroke Limited.

Gareth is also a director of Territory Private Pty Ltd.

Matthew Harrington is an Executive Director of Praescius Financial Group and has been working in the financial services industry since 2005 and as a Financial Planner since 2007. Matthew is actively involved in planning strategies, advice and portfolio services to clients.

Matthew is a member of the Financial Advice Association of Australia and holds an Advanced Diploma in Financial Services (Financial Planning).

Matthew is also a director of Territory Private Pty Ltd.

OUR ADVISERS

Please refer to the individual Adviser Profile for more detailed personalised information about your financial adviser.

Michael Toohey has worked in the financial services industry since 1993 and has a wealth of experience with families, small to medium business owners and farmers in QLD and NSW. Michael has completed a Bachelor of Business and an Advanced Diploma of Financial Services.

Michael has been a Financial Consultant since 2000 and enjoys the challenges of the financial services industry and providing common sense solutions for his clients, mainly in Hervey Bay.

Helen Joyce has a Diploma in Financial Services (Financial Planning) and has lived in the Northern Territory for more than 20 years. With over 22 years of experience within the financial planning industry and 15 years of those spent specialising in the field of Wealth Protection, both for individuals, family succession and business owners, she brings a vast amount of knowledge to the Praescius team.

Sigmone Bennion is a Certified Financial Planner and a member of the Financial Advice Association of Australia. Sigmone has a Diploma of Financial Planning, along with a Bachelor Commerce (Eco & Fin). With over 25 years in the industry, Sigmone brings with her a vast wealth of knowledge across all areas of Financial Planning with particular strength in Superannuation and Retirement.

Erica Williams has a Bachelor of Commerce (Accounting, Finance and Financial Planning) and over 7 years of experience in the Financial Services industry. With a vast wealth of knowledge across all areas of Financial Planning, she brings a particular strength in wealth protection and creation for young families to the Praescius team and her clients.

Marco Pandini has an Advanced Diploma of Financial Planning, a Graduate Diploma of Stockbroking and Financial Advising, and is an associate member of the Financial Advice Association of Australia. He has been a Darwin resident since 2009 and started working in the financial services industry in Australia in 2014. Marco has built a strong foundation across all areas of Financial Planning and particularly enjoys assisting our clients during their wealth accumulation and post-retirement journey.

MANAGED DISCRETIONARY ACCOUNT SERVICES

Praescius offers Managed Discretionary Account Services through an agreement with clients called a Managed Discretionary Account (MDA) Contract.

By accepting the terms of an MDA Contract you will be granting your adviser an authority to take action on your investment portfolio (e.g., buy or sell investments) without first consulting you.

This will change the nature of the adviser-client relationship.

Normally, your adviser provides you with advice and recommendations supported by research or other information to assist you make an informed decision on those recommendations. Your adviser then implements whatever action you decide to take.

If you accept the terms of an MDA Contract, you will, to some degree depending on the limitations/restrictions detailed in the MDA Contract which are specific instructions on how to deal with various transactions/products, provide your adviser with the authority to make decisions on your investment portfolio and to implement investment transactions without consulting you.

The decision to surrender full or partial control of your investment portfolio to your adviser is an important decision.

You should not accept the terms of a MDA Contract provided by your adviser unless you are confident that he/she has a clear understanding of your circumstances, needs and objectives.

The significant risks of accepting the terms of a MDA Contract provided by your adviser are:

- Your adviser may make investment decisions that you disagree with. Provided your adviser's actions are within the law and the scope of the authority you have granted and the adviser has acted efficiently, honestly and fairly, you will have no right of recourse.

  This means that you will have to accept the tax consequences, transaction costs and any capital loss resulting from any transaction validly executed by your adviser and any "reversal" of that transaction that you may request.

- If you do not promptly inform your adviser of any changes in your situation, needs and objectives, there is a risk that your adviser may make inappropriate investment decisions.

You may only accept the terms of an MDA Contract where your investment portfolio is held via a regulated platform such as an investor directed portfolio service (IDPS), IDPS-like scheme, superannuation wrap or master trust.

Praescius uses related parties and external entities to provide some of the functions required to operate the managed discretionary services. These outsourced functions include reporting and custody provided by the regulated platform operators. These providers may vary from time to time. Currently we utilise the services of Macquarie and HUB24.

You must accept the terms of the MDA Contract provided by your adviser before he/she can provide you with MDA services. As part of your MDA Contract, you will be provided with an Investment Program that complies with Division 3 of Part 7.7 of the Corporations Act and that will contain:

- Statements about the nature and scope of the discretions your adviser will be authorised and required to exercise under the MDA Contract and any investment strategy that is to be applied in exercising those discretions;
- Information about any significant risks associated with the MDA Contract;
- The basis upon which your adviser considers the MDA Contract to be suitable for you; and
- Warnings that the MDA Contract:
  - May not be suitable to you if you have provided limited or inaccurate information relating to your relevant personal circumstances;
  - May cease to be suitable if your relevant personal circumstances change.

Your portfolio will be held by the custodian selected by the regulated platform, details of which can be found in the disclosure document provided by the platform operator.

You will receive quarterly and annual reporting from the regulated platform operator detailing any transactions undertaken and their associated costs.

Note that your adviser will exercise, on your behalf, all rights that relate to your portfolio arising from corporate actions and communications about your portfolio assets.

The suitability of the Investment Program that forms part of your MDA Contract to your relevant personal circumstances will be reviewed by your adviser at least once every thirteen (13) months unless terminated earlier by you.

This FSG complies with the relevant requirements of ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968.

FEES

There are no additional fees charged by Praescius for operating a MDA on your behalf. All fees are set out in the table below and included in your Statement of Advice and your Adviser Service Fee arrangement.

All fees charged by the platform operator such as transaction fees will be included in their disclosure document and detailed in your Statement of Advice.

HOW WE CHARGE FOR OUR SERVICES

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial consultation	First 30 minutes at our expense, thereafter, charged at $165 per hour.
Advice preparation	If we provide you with financial advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice: The minimum fee charged is $550 while the maximum fee is $50,000. For example, complex advice with multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation funds, family trusts and companies, are likely to be charged closer to the maximum. Less complex advice that addresses limited goals, strategies and tax structures are likely to be charged closer to the minimum.
Implementation (fee for advice)	If you engage us to implement advice the following fees will apply per entity. The fees will depend on the nature and the complexity of the advice: Implementation of Advice is at a minimum of $550 per entity and a maximum of $20,000 per entity. Borrowed funds - if we recommend you acquire investments using borrowed funds then your implementation fee will be a minimum of $550 and a maximum of $20,000.
Ongoing fee for advice	If you elect an ongoing review of your financial planning strategy, the ongoing service fee is based on the complexity of ongoing advice and the services provided. The minimum fee is $2,200 while the maximum is 2.5% of the value of your portfolio each year. For example, for investments valued at $200,000 the maximum ongoing fee would be $5,000 pa. The ongoing advice fee will be based on the level of service needed and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency of the review will also impact on the fee charged. Borrowed funds - if we recommend you acquire investments using borrowed funds then your ongoing fee will be a minimum of $2,200 and a maximum of $50,000 pa.
Ad hoc advice	Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, a minimum charge of $1,650 will apply.
Execution only service	Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off minimum of $330 and a maximum of $2,200 fee may apply.
Insurance products	The relevant insurer will pay initial commission between 0% and 66% (GST incl.) and ongoing commission between 0% and 22% (GST incl.) of the annual premium for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.

BENEFITS WE MAY RECEIVE

During the course of our financial services relationship with you, we may refer you to AFPG Accounting Pty Ltd for accounting, tax or audit work, or Australian Financial Planning Group Pty Ltd for lending advice. It is important to us that you understand the nature of our relationship with these businesses.

Australian Financial Planning Group Pty Ltd (Lending Services)

Australian Financial Planning Group Pty Ltd (ABN 66 050 139 850 Australian Credit Licence 247430) operates in partnership with us to provide holistic advice and lending services to our clients.

During the course of acting as your Financial Adviser, we may refer you to Australian Financial Planning Group Pty Ltd for a lending product. This is simply a referral, is not mandatory for you to accept and does not affect our services to you as your financial adviser.

Any fees/commissions payable to Australian Financial Planning Group Pty Ltd will be disclosed to you by your lender during the advice or application process. If you have any questions about this relationship in particular, please contact us via the usual methods.

AFPG Accounting Pty Ltd

During the course of acting as your Financial Adviser, we may refer you to AFPG Accounting Pty Ltd for accounting, tax or audit work.

Praescius has an arrangement with AFPG Accounting Pty Ltd for referral of Praescius clients requiring accounting services and taxation advice.

AFPG Accounting is a related third party of Praescius. AFPG Accounting may receive service fees for the provision of accounting and tax services.

The shareholders of AFPG Accounting may receive a financial benefit. The financial benefit may be in the form of dividends or distributions from AFPG Accounting to the shareholders however, this benefit is unable to be quantified.

There are no referral fees paid between Praescius and AFPG Accounting, or the other advisers that operate as part of these businesses. Any referrals we provide to AFPG Accounting are not mandatory for you to accept and will not affect our services to you as your Financial Adviser.

If you have been referred by AFPG Accounting Pty Ltd to Praescius, Praescius may receive a commercial benefit as a result of this. All fees and commissions received by Praescius will be disclosed. Please contact us if you have any questions about these relationships.

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CONTACT US

Head Office
Praescius
2A, 57-59 Oxford Street, Bulimba QLD 4171

Phone 07 3999 9015
Email clientservices@pfinancial.com.au
Web pfinancial.com.au

For contact details of our various offices, please visit our website.

ADVISER PROFILE

Praescius Financial Holdings Pty Ltd

ERICA WILLIAMS

Senior Financial Adviser (Authorised Representative No. 1002720)

PROFILE OVERVIEW

Erica Williams has over 11 years' experience in assisting her clients achieve their financial goals.

SERVICES ERICA CAN PROVIDE

- Financial Planning
- Retirement Planning
- Superannuation
- Self-Managed Superannuation Funds
- Insurance
- Investment Management
- Budgeting

FINANCIAL PRODUCTS ERICA IS AUTHORISED TO ADVISE ON

- Superannuation, including Self-Managed Superannuation Funds
- Insurance
- Retirement Savings Accounts
- Deposit Products
- Life Products – Investment & Risk
- Managed Investments
- Securities
- MDA Services

EDUCATION, QUALIFICATIONS & MEMBERSHIPS

- Master of Financial Planning
- Bachelor of Commerce (Accounting)
- Certified Financial Planner (CFP®)
- SMSF Specialist Advisor (SSA®)
- Member of the Financial Advice Association of Australia (FAAA)

CONTACT DETAILS

Email: erica@pfinancial.com.au
Phone: 07 4124 2499
Address: 4/65 Main Street, Pialba QLD 4655
Website: www.pfinancial.com.au

ADVISER PROFILE

Praescius Financial Holdings Pty Ltd

HELEN JOYCE

Senior Financial Adviser (Authorised Representative No. 311947)

PROFILE OVERVIEW

Helen Joyce has over 18 years' experience in assisting her clients achieve their financial goals.

SERVICES HELEN CAN PROVIDE

- Financial Planning
- Retirement Planning
- Superannuation
- Insurance
- Investment Management
- Budgeting

FINANCIAL PRODUCTS HELEN IS AUTHORISED TO ADVISE ON

- Superannuation
- Insurance
- Retirement Savings Accounts
- Deposit Products
- Life Products – Investment & Risk
- Managed Investments
- MDA Services
- Securities
- Margin Lending

EDUCATION, QUALIFICATIONS & MEMBERSHIPS

- Diploma of Financial Services (Financial Planning)
- Margin Lending Accredited
- Financial Advice Association of Australia (FAAA)

CONTACT DETAILS

Email: helen@pfinancial.com.au
Phone: 08 8941 2916
Address: 1-3/34 Parap Road, Parap NT 0820
Website: www.pfinancial.com.au

ADVISER PROFILE

Praescius Financial Holdings Pty Ltd

MARCO PANDINI

Senior Financial Adviser (Authorised Representative No. 1242234)

PROFILE OVERVIEW

Marco Pandini has 10 years' experience in assisting his clients achieve their financial goals.

SERVICES MARCO CAN PROVIDE

- Financial Planning
- Retirement Planning
- Superannuation
- Insurance
- Investment Management
- Budgeting

FINANCIAL PRODUCTS MARCO IS AUTHORISED TO ADVISE ON

- Superannuation
- Insurance
- Retirement Savings Accounts
- Deposit Products
- Life Products – Investment & Risk
- Managed Investments
- Securities

EDUCATION, QUALIFICATIONS & MEMBERSHIPS

- Graduate Diploma of Stockbroking and Financial Advising
- Advanced Diploma of Financial Planning
- Ethics and Professionalism in Financial Advice
- Financial Advice Association of Australia (FAAA)

CONTACT DETAILS

Email: marco@pfinancial.com.au
Phone: 08 8941 2916
Address: 1-3/34 Parap Road, Parap NT 0820
Website: www.pfinancial.com.au

ADVISER PROFILE

Praescius Financial Holdings Pty Ltd

MATTHEW HARRINGTON

Senior Financial Adviser (Authorised Representative No. 313334)

PROFILE OVERVIEW

Matthew Harrington has 18 years' experience in assisting his clients achieve their financial goals.

SERVICES MATTHEW CAN PROVIDE

- Financial Planning
- Retirement Planning
- Superannuation
- Insurance
- Investment Management
- Budgeting
- Margin Lending

FINANCIAL PRODUCTS MATTHEW IS AUTHORISED TO ADVISE ON

- Superannuation
- Insurance
- Retirement Savings Accounts
- Deposit Products
- Life Products – Investment & Risk
- Managed Investments
- MDA Services
- Securities
- Margin Lending
- Derivatives

EDUCATION, QUALIFICATIONS & MEMBERSHIPS

- Graduate Diploma of Financial Planning
- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Finance and Mortgage Broking Management
- Financial Advice Association of Australia (FAAA)
- Margin Lending Accredited

CONTACT DETAILS

Email: matthew@pfinancial.com.au
Phone: 02 4648 3467
Address: 6/14 Hill Street, Camden NSW 2570
Website: www.pfinancial.com.au

ADVISER PROFILE

Praescius Financial Holdings Pty Ltd

MICHAEL TOOHEY

Senior Financial Adviser (Authorised Representative No. 1007845)

PROFILE OVERVIEW

Michael Toohey has over 25 years' experience in assisting his clients achieve their financial goals.

SERVICES MICHAEL CAN PROVIDE

- Financial Planning
- Retirement Planning
- Superannuation
- Insurance
- Investment Management
- Budgeting
- Margin Lending

FINANCIAL PRODUCTS MICHAEL IS AUTHORISED TO ADVISE ON

- Superannuation
- Insurance
- Retirement Savings Accounts
- Deposit Products
- Life Products – Investment & Risk
- Managed Investments
- MDA Services
- Securities
- Margin Lending

EDUCATION, QUALIFICATIONS & MEMBERSHIPS

- Bachelor of Business (Agricultural Commerce)
- Advanced Diploma of Financial Services (Financial Planning)
- Ethics and Professionalism in Financial Advice
- Financial Advice Association of Australia (FAAA)
- SMSF Specialist Advisor (SSA®)
- Margin Lending Accredited
- Certificate IV Finance and Mortgage Broking

CONTACT DETAILS

Email: michael@pfinancial.com.au
Phone: 07 4124 2499
Address: 4/65 Main Street, Pialba Qld 4655
Website: www.pfinancial.com.au

ADVISER PROFILE

Praescius Financial Holdings Pty Ltd

SIGMONE BENNION

Senior Financial Adviser (Authorised Representative No. 443087)

PROFILE OVERVIEW

Sigmone Bennion has over 10 years' experience in assisting her clients achieve their financial goals.

SERVICES SIGMONE CAN PROVIDE

- Financial Planning
- Retirement Planning
- Superannuation
- Insurance
- Investment Management
- Budgeting
- Margin Lending

FINANCIAL PRODUCTS SIGMONE IS AUTHORISED TO ADVISE ON

- Superannuation
- Insurance
- Retirement Savings Accounts
- Deposit Products
- Life Products – Investment & Risk
- Managed Investments
- MDA Services
- Securities
- Margin Lending

EDUCATION, QUALIFICATIONS & MEMBERSHIPS

- Bachelor Of Commerce (Economics & Finance)
- Diploma of Financial Planning
- Financial Advice Association of Australia (FAAA)
- Certified Financial Planner
- Margin Lending Accredited

CONTACT DETAILS

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