BROCKTONS
INDEPENDENT
ADVISORY

FINANCIAL SERVICES GUIDE

1 OCTOBER 2026

Statement of independence

Brocktons Independent Advisory complies with s923A of the Corporations Act 2001 and is independent, impartial and unbiased because we:

a) **do not receive commissions for the advice we provide on any financial product that might give rise to a commission, without rebating it in full to you; and**
b) **are not owned either partially or wholly by any financial institution or product issuer.**

Susannah Kulincevic and Daniel Brammall are practising members of the Profession of Independent Financial Advisers (www.pifa.org.au) and as such, practise the Gold Standard of Independence™.

The purpose of this document:

This Financial Services Guide 'FSG', authorised for distribution by Independent Financial Advisers Australia Pty Ltd (IFA-AUST), AFSL 464629, is a document that we are required by law to provide to you prior to providing you with financial advice.

If we provide you with any advice, you will either receive it in writing as a Statement of Advice (SOA) or, if we have previously issued you with an SOA and the original basis for the advice and your personal circumstances have not changed significantly, a Record of Advice (ROA) will be prepared as an adjunct to the SOA. If we prepare an ROA, it can be provided on request. In either circumstance the advice will take into account your objectives, financial situation and needs and will contain the advice, the basis on which it is given and information about fees, interests and associations which may have influenced the provision of the advice.

If a financial product is recommended to you we will provide you with a Product Disclosure Statement (PDS) containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

This document details:

- Who your adviser is and details of the Australian Financial Services Licensee
- The services that we are authorised to offer
- How we are paid (as well as any other relevant parties)
- Details of any potential conflicts of interest
- How to make a complaint if you need to
- Other important issues

Who will be providing advice to you and through what licence

Corporate Authorised Representative ("CAR"):	The Trustee of the Esskay Family Trust and the Trustee for the Deebee Family Trust. Brocktons Independent Advisory ("Brocktons") is the nominee for this partnership.
ABN:	24 391 135 357
Corporate Authorised representative number:	000353383
Directors of the CAR:	Susannah Kulincevic & Daniel Brammall
Authorised Representative ("AR"):	Susannah Kulincevic
Authorised Representative number:	1003397
Authorised Representative ("AR"):	Daniel Brammall
Authorised Representative number:	1005042
Phone:	(02) 6162 2670
Office address:	Unit 12, Level 11 'Rooftop Suite', 1 Bowes Pl, Phillip ACT 2606
Postal address:	PO Box 2088, Woden ACT 2606
Email address:	office@brocktons.com.au
Website:	www.brocktons.com.au

Brocktons Independent Advisory is authorised to give advice under the following licence:

Australian Financial Services Licensee:	Independent Financial Advisers Australia Pty Ltd
Australian Financial Services License Number:	464629
ABN:	61 601 365 904
Registered address:	Unit 12, Level 11 'Rooftop Suite', 1 Bowes Pl, Phillip ACT 2606
Postal address:	PO Box 2088, Woden ACT 2606
Phone (Canberra business hours):	(02) 6162 0492

The services Brocktons Independent Advisory is authorised to offer

- Investment and wealth creation advice
- Retirement planning
- Risk assessment and management
- Life insurance broking
- Mortgage and Debt Management advice
- Financial planning following redundancy
- Estate planning and business succession planning
- Asset protection advice
- Superannuation advice
- Salary packaging and tax planning
- Portfolio monitoring and reviews

A combination of personal and general advice is offered on these services. Please note that while Brocktons Independent Advisory can provide advice on debt management strategies, it is not licensed to engage in credit activities such as recommending one credit product or financial institution over another, providing credit contracts or leases, securing obligations under credit contracts, or other credit provision services. If necessary we will refer you to an authorised credit broker for these types of services.

Susannah Kulincevic and Daniel Brammall are Qualified Tax Relevant Providers (QTRP) and can provide tax (financial) advice which permits them to provide advice on the tax consequences of the financial advice they provide, namely:

- *ascertaining* liabilities, obligations or entitlements that arise, or could arise, under a taxation law; and/or
- *advising* about liabilities, obligations or entitlements that arise, or could arise, under a taxation law.

Susannah Kulincevic and Daniel Brammall can provide advice which may or may not include the application or interpretation of taxation laws, and you can reasonably be expected to rely on it to:

- satisfy your tax liabilities or obligations that have arisen or might arise, and/or
- to claim tax entitlements that have arisen or might arise.

Susannah Kulincevic and Daniel Brammall are not licenced to provide a tax agent service under their authorisation with IFA-Aust, so some of our recommendations therefore are made subject to the concurring advice from a registered Tax Agent. **Only a Tax Agent** can, on behalf of another party, prepare a tax return, lodge an objection about a tax matter with the ATO or deal with the ATO on your behalf.

If you need this sort of service and you instruct us to, we will arrange for you to get this advice.

Brocktons Independent Advisory is authorised to give advice on the following types of products:

- Deposit products and debentures
- Unit trusts, hedge funds, bank accounts, term deposits and cash management trusts
- Listed investment companies and exchange traded funds
- Listed and unlisted property trusts and syndicates
- Fixed interest securities, preference shares, debentures and mortgage trusts
- Listed shares
- Master trusts and wrap accounts
- Retail, industry and self-managed superannuation funds (SMSFs)
- Retirement savings accounts
- Managed investment schemes
- Life, trauma, total and permanent disability, income protection and business expenses insurance.

How Brocktons Independent Advisory is paid (as well as any other relevant parties)

We charge a fee for service which is either an hourly rate (currently $330 per hour including GST) or a contractually agreed fixed price. Fees will always be set out in a service agreement which will include the service to be provided, how much it will cost and what period the service will be provided over. Wherever possible we will avoid commissions but in the event they are paid, they will be rebated in full to you. We do not charge fees based on the value of your assets.

The cost of the advice will be proportional to the skill and knowledge required for the type of work, the degree of responsibility applicable to the work and the time required to prepare your Statement of Advice.

Payment can be made via credit card by completing a form, by direct debit from a nominated account of your choice, or by electronic funds transfer (EFT) to our licensee's bank account. We do not accept cash or cheques. Payments are made to our licensee **IFA-AUST**.

Details of any potential conflicts of interest

Neither ***Brocktons Independent Advisory*** nor **IFA-AUST** has any ownership or contractual links with any financial product manufacturer that could restrict or unduly influence its advice. We have no incentive to recommend the product of one institution over another.

In providing advice and service to its clients ***Brocktons Independent Advisory*** retains the services of other professionals from time to time. This includes accountants, auditors, solicitors, insurance advisers and other independent consultants. ***Brocktons Independent Advisory*** does not receive referral fees from any party for referring clients to them.

If ***Brocktons Independent Advisory*** pays a referral fee to a third party, it will not be contingent on you following the advice and those fees will be disclosed to you.

How to make a complaint if you need to

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact Susannah Kulincevic and Daniel Brammall to discuss your complaint.

2. If your adviser is not able to resolve your complaint satisfactorily within 5 business days, please put your complaint in writing and send it to Independent Financial Advisers Australia Pty Ltd at PO Box 2088, Woden ACT 2606 or by email to admin@ifa-aust.com.au. IFA-AUST will try to resolve your complaint quickly and fairly.

3. If you still do not get a satisfactory outcome by 30 days from the day you lodge your complaint with IFA-AUST, you have the right to forward your complaint to an external dispute resolution scheme. Independent Financial Advisers Australia Pty Ltd is a member of The Australian Financial Complaints Authority (AFCA).

   The contact details for this service are:

   Telephone: 1800 931 678 (free call)
   Website: www.afca.org.au
   Email: info@afca.org.au
   Mail: GPO Box 3, Melbourne VIC 3001

If you are not sure who to contact or how to go about making a complaint, call the Australian Securities and Investments Commission (ASIC) on their free infoline 1300 300 630, or refer to ASIC's MoneySmart website https://moneysmart.gov.au/how-to-complain.

Other important issues…

Standard of advice

The advice that you will receive will be suitable to your needs and financial circumstances. To provide this service we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of not having your full personal information. You should read the warnings carefully.

Code of Ethics

As Financial Advisers, we are bound by the Financial Planners and Advisers Code of Ethics. This code comprises the values and standards that shape and reinforce the profession of Financial Planning. The Code and the Standards within it guide our conduct and enhance our engagement with our clients as well as wider society. To view or obtain more information on the Code see https://www.legislation.gov.au/Details/F2019L00117. If you have an ethical concern, please submit it in writing to the attention of "Ethical Standards Officer" at admin@ifa-aust.com.au.

Risks of financial products or strategies recommended to you

We will explain to you any significant risks of financial products and strategies, which we recommend to you. If we do not do so, or you do not understand the information provided, you should ask us to clearly explain those risks to you.

Privacy of client information

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a data collection and privacy policy that will ensure the privacy and security of your personal information. A copy of that policy is available on our website https://brocktons.com.au/privacy-and-data-collection-policy or can be provided to you by email on request.

If you wish to inspect the personal information we hold about you, you may request access to it and we will make the necessary arrangements for you to do so. We are also required to retain certain records relating to the financial services we provide to you for prescribed periods, even after our relationship with you has ended.

Instructions from you

You can provide us with instructions and instruct us to buy or sell your financial products by telephone, letter, or other means such as email.

Funding your investments

You should only ever transfer money to fund your investment into a financial product to the approved financial institution that issues the financial product (as specified in the Product Disclosure Statement or similar document). You should never transfer investment funds to any other entity or person, including ***Brocktons Independent Advisory*** and **IFA-AUST**.

You should also not sign any blank forms or appoint your adviser as your attorney (or authorised signatory). You should not appoint any other person as your attorney or authorised signatory unless you have received legal advice.

Compensation and insurance

Susannah Kulincevic and Daniel Brammall are covered by the professional indemnity insurance policy of the licensee, Independent Financial Advisers Australia (IFA-AUST). The policy meets the requirements of Section 912B of the Corporations Act and covers claims in relation to conduct during the time they are licensed by them.