ABOUT YOUR PROVISIONAL ADVISER

Liam Hennessy | Authorised Representative Number 1313972

Version 1 | 1 July 2026

JEM Wealth Pty Ltd

Corporate Authorised Representative Number 12976622

BUSINESS CONTACT DETAILS

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Financial Design Group (ABN 80 648 827 669 | AFSL 532369) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the Financial Design Group Financial Services Guide (FSG).

ABOUT ME

I have worked in financial services since 2021, previously coming from roles in accounting and banking. I became an authorised representative of Financial Design Group in July 2026 after a being a previous representative at Burrell Stockbroking.

I hold the following qualifications:

- Bachelor of Commerce (Accounting)
- Graduate Diploma of Financial Planning
- Core 1 – Securities and Managed Investments Accreditation program

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Passed the Financial Advisers Exam

I hold the following memberships:

- Financial Advice Association of Australia

SUPERVISION

Liam is currently undertaking his Professional year under the supervision of Kerrie Bampton, Senior Financial Adviser.

Kerrie has over 20 years' experience as a Financial Adviser and is responsible for supervising Liam's advice, ensuring it meets the FDG's professional and compliance standards.

All personal advice provided by Liam is reviewed and approved by Kerrie before it is provided to clients.

AREAS OF ADVICE

I am authorised to provide the following services:

Superannuation and Retirement Planning
Personal Superannuation Pensions and Annuities Self-Managed Superannuation Funds Centrelink / Veterans' Affairs Assistance
Wealth Creation and Investments
Cash & Deposit Products Managed Investments Investment Bonds Securities Including, Shares, ETF's
Wealth Protection
Personal Insurance Business Insurance Insurance Claims Assistance
Other Financial Planning Services
Budgeting and Cashflow Management Debt Management Estate Planning Assistance

MY REMUNERATION

I am remunerated by salary.
The following table summarises the types of fees or commissions that are applicable to the services that I provide. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration Type	From	To
Implementation Fee	$330	$5,000
SoA Preparation Fee	$330	$15,000
Hourly Rate	$375	
Remuneration Type	**Initial**	**Ongoing (pa)**
Adviser Service Fee	$300 to $15,000	$100 to $40,000
Adviser Service Fee*	0% to 2%	0% to 2%
Insurance Commission*	0% to 66%^	0% to 35%

*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a $200,000 investment would equal a $2,000 fee payable.

Benefits, interests and associations

The business, associated entities, or I do not have related parties, shareholdings or arrangements with referral parties that may be capable or reasonably seen to be capable of influencing my advice.