



ENHANCE
FINANCIAL
PARTNERS

Financial Services Guide

Part 2 (Adviser Profile)

Date updated – 14 June 2024

PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide FSG dated 14 June 2024 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Harbour Financial Group Pty Ltd ('Harbour Financial Group')

I am authorised by Harbour Financial Group to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Harbour Financial Group to distribute this FSG.

Harbour Financial Group Pty Ltd ('Harbour Financial Group')

ABN 86 632 080 838

Australian Financial Services Licence No. 515518 ('AFSL')

Suite 2, Level 10, 83 Clarence Street, SYDNEY NSW 2000

Email: info@harbourfinancialgroup.com.au

Website: harbourfinancialgroup.com.au

SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Advisers are Nathan Franks and Montana Ojeda of Enhance Financial Partners.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Nathan Franks and Montana Ojeda of Enhance Financial Partners.

The term 'Representatives' refers generally to Harbour Financial Group's Authorised Representatives.

Nathan's Authorised Representative number is 231439.

Montana's Authorised Representative number is 001305853.

Enhance Financial Partners are Corporate Authorised Representatives of Harbour Financial Group. The Corporate Authorised Representative number of Enhance Financial Partners is 000393644.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

Nathan has extensive experience in the financial planning industry and has been providing personalised financial advice to clients for over 14 years. Prior to Harbour Financial Group, he was a Financial Adviser with various financial organisations, including Magnitude & Count Financial Limited.

Montana has six years of working experience in Financial Planning and completed her Professional Year under the supervision of Nathan Franks.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

Nathan Franks holds a Bachelor of Business, majoring in Accounting and is studying a Masters of Financial Planning. He is RG146 compliant in the financial services areas listed in Section 2. He is also a member of the Financial Planning Association of Australia Limited.

Montana Ojeda holds a Graduate Dipolma of Financial Planning and is currently completing her Masters in Financial Planning.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

Nathan Franks has an association with Enhance Financial Partners Pty Ltd (45 146 707 173) as a director. Fees and commissions are paid to Enhance Financial Partners Pty Ltd by Harbour Financial Group for distribution to me. Enhance Financial Partners Pty Ltd is also a Corporate Authorised Representative of Harbour Financial Group and is not a related company of Harbour Financial Group

Montana Ojeda has an association with Enhance Financial Partners Pty Ltd (45 146 707 173) as an employee. Fees and commissions are paid to Enhance Financial Partners Pty Ltd by Harbour Financial Group for distribution to me. Enhance Financial Partners Pty Ltd is also a Corporate Authorised Representative of Harbour Financial Group and is not a related company of Harbour Financial Group.

SECTION 2

THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

Nathan is authorised by Harbour Financial Group to provide financial services, including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products

Montana is authorised by Harbour Financial Group to provide financial services, including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

Nathan is not authorised by Harbour Financial Group to provide advice or services in the following areas:

- Derivatives
- MDA Services

Montana is not authorised by Harbour Financial Group to provide advice or services in the following areas:

- Derivatives
- MDA Services
- Tax Advice

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

PRIVACY STATEMENT

In addition to the information provided in the Harbour Financial Group FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at harbourfinancialgroup.com.au and/or by calling us on 1300 885 025

SECTION 3

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

Nathan Franks

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by Enhance Financial Partners are paid to Harbour Financial Group.

Harbour Financial Group receives all fees and commissions payable for the services we provide, and pays 100% of all the fees and commissions it receives to Enhance Financial Partners .

A proportion of all the fees and commissions Enhance Financial Partners receives per annum, up to \$100,000 per financial year, is payable to Harbour Financial Group as a licencing service fee.

Nathan receives director fees and profit share as a director of Enhance Financial Partners are paid to Harbour Financial Group.

Montana Ojeda

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by Enhance Financial Partners are paid to Harbour Financial Group.

Harbour Financial Group receives all fees and commissions payable for the services we provide, and pays 100% of all the fees and commissions it receives to Enhance Financial Partners.

A proportion of all the fees and commissions Enhance Financial Partners receives per annum, up to \$100,000 per financial year, is payable to Harbour Financial Group as a licencing service fee.

Montana receives a salary as an employee of Enhance Financial Partners. She could also receive a bonus calculated on funds invested, insurance premiums payable taken out by her clients measured against the quality of advice, client satisfaction, meeting educational and compliance benchmarks.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, Your adviser will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

1.) Recommendation: For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to \$11,000) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

2.) Implementation: We may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that we provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:

- a. 5% of the initial funds invested; or
- b. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product; whichever is the greater.

3.) Ongoing Advice Service and Reviews: If you choose to have your adviser conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee of up to 2% p.a. of total funds under management.

Where a placement fee and/or implementation fee is charged, your adviser may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where we receive an initial commission and/or ongoing commission amount, we may rebate all or part of the implementation and/or placement fee to you.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

All fees, commissions and incentives are received by Enhance Financial Partners Pty Ltd The directors of Enhance Financial Partners have a profit share arrangement to distribute company profits annually to shareholders and staff.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, your adviser is eligible to qualify for other benefits and entitlements as detailed below:

- Local Conferences

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

We may receive a payment for making a referral to an external specialist such as an accountant or mortgage broker, this payment will be disclosed in the SoA provided to you and be of no additional cost to you.

If we receive a referral fee for making a referral to an external specialist, we will receive a fee. This fee can be up to 25% of the revenue generated by that specialist. i.e. if the referral resulted in the specialist generating \$100 in revenue Harbour Financial Group would receive \$25.

SECTION 4

CONTACT & ACKNOWLEDGMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Advisers:

Nathan Franks

Phone: 1300 885 025
Email: nathan@enhancefinancial.com.au
Website: www.enhancefinancial.com.au

Practice details:

Enhance Financial Partners
Suite 2, Level 10
83 Clarence Street
SYDNEY, NSW 2000

Phone: 1300 885 025
Email: fp@enhancefinancial.com.au
Website: www.enhancefinancial.com.au

Montana Ojeda

Phone: 1300 885 025
Email: montana@enhancefinancial.com.au
Website: www.enhancefinancial.com.au

Practice details:

Enhance Financial Partners

Suite 2, Level 10
83 Clarence Street
SYDNEY, NSW 2000

Phone: 1300 885 025
Email: fp@enhancefinancial.com.au
Website: www.enhancefinancial.com.au

ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Harbour Financial Group Financial Services Guide Part 1 dated 5 October 2021 and Part 2 (Adviser Profile) dated 14 June 2024.

Client name: _____

Client signature: _____ Date received: _____

Client name: _____

Client signature: _____ Date received: _____

Complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Harbour Financial Group Financial Services Guide Part 1 dated 5 October 2021 and Part 2 (Adviser Profile) dated 14 June 2024 as follows:

Sent to (Client name(s)): _____

Sent on (Date): _____

Sent by (Name): _____

ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)

I/We acknowledge that I was/we were provided with the Harbour Financial Group Financial Services Guide Part 1 dated 5 October 2021 and Part 2 (Adviser Profile) dated 14 June 2024.

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