



Financial
Services
Group

Advice Strategy Solutions Service

Personal Financial Planning & Wealth Management

What you need to know about our
services and how we work with you

Financial Services Guide



Version 8.0
Date: 1 July 2010

Accredited by  **AMP** Financial Planning

This Financial Services Guide is important to you

This Financial Services Guide will help you decide if you want to use our financial services. It has information on who we are and:

- AMP Financial Planning, the company that authorises us to provide our services
- the services we provide
- how we deal with a complaint if you are unhappy with our services
- how we and AMP Financial Planning are paid
- AMP Financial Planning's relationships with others
- relationships that could influence the advice we give you
- where to get details on AMP's privacy policy

Other documents you may receive

If we provide you with personal advice, it will normally be documented in a **statement of advice**, which sets out our advice, the basis of that advice and details about the fees, costs and other benefits payable as a result of the advice given. If we give you additional advice, and your personal circumstances or the basis of the previous recommendations are not significantly different, a new statement of advice may not be required. We will keep a record of any additional advice we provide you. You can ask for a copy of our advice at any time using our contact details in this guide.

If we recommend a financial product or arrange a financial product for you, we will provide you with a **product disclosure statement**, which provides you with important information about the product, such as its features and risks, to help you decide whether or not to buy that product.

1. About our practice

Name:	CA Financial Services Group Pty Ltd
ABN:	94 003 100 301
Authorised representative no:	248313
Address:	7 Myrtle Street North Sydney NSW 2060
Phone	02 9955 7288
Fax:	02 9959 3148
Email:	info@cafinancialservices.com.au
Website:	www.cafinancialservices.com.au

Our value proposition to you

Our, Vision, Mission, Philosophy & Values

Our Vision:

To operate a unique, superior and profitable financial services business.

Our Mission:

To focus on our client and exceed their expectations by providing a professional, high quality client experience with the emphasis on Integrated Financial Services and Wealth Management Solutions for individuals, families and businesses.

Our Philosophy:

To work closely with our clients and develop long-term relationships to ensure they achieve their lifestyle goals and financial objectives. In a complex area, we aim to simplify the issues and establish cost effective solutions by:

- Focusing on our clients and exceeding their expectations
- Being passionate in attending to our clients initial and ongoing needs and experience
- Providing accurate and constructive advice that offers real and valuable solutions
- Offering personalised customer service and a financial plan tailored specifically for you
- Ensuring high service standards from CA and our product solution provider partners
- Providing ongoing plan review and management

Our Values:

Honesty, Integrity, Empathy, Passion, Persistence, Accountability and Fun.

CA Financial Services Group is a privately owned and managed business. Our practice and the financial planners listed in this document provide services to you as authorised representatives of AMP Financial Planning Pty Limited.



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Who we are

CA Financial Services Group (CAFSG) have been based in North Sydney since 1983 and have over 25 years of practical financial planning experience to offer our clients. At CA, we provide integrated Financial Services and Wealth Management Solutions with a focus on Financial Planning.

CA & You – How we work together

Our role at CA is to understand your financial & lifestyle goals, and to provide you with a plan – **Your Plan** to assist you to achieve these goals.

Our consulting process aims to take our clients from where they are today to where they wish to be, through the various stages of their lives.

“Your Plan”

After spending time discussing what is important to you and what you are looking to achieve, we will then build “**Your Plan**”. This will allow you to focus on the specific steps that will assist you to achieve your goals. We will develop “**Your Plan**” by adding your specific objectives to our overall plan:

- (a) Purchase and Own your own home
- (b) Build wealth long term using super
- (c) Protect assets and family – Insurances
- (d) Build wealth by saving, investing and gearing etc
- (e) Estate Planning

Whilst taking into account the impact on your budget, cashflow and taxation (A).

At CA we believe that this overall long-term plan will build a strong foundation for your financial future. Through regular reviews of your financial situation and refocusing on the above overall plan, we will strive to assist you to achieve your objectives.

We believe our advice, strategies, solutions and service, along with our effective client management systems have put us in a position where we can add value to our clients on an ongoing basis.

Therefore join CA Financial Services Group, invest in the proven CA Plan and let us work with you to develop, review and manage “**Your Plan**”.

It's as simple as a b c!

Most people don't plan to fail - they fail to plan!

Our services

The following table sets out the areas of advice and services we offer.

You can choose to receive advice addressing each of these aspects or tailor the advice and services we provide to suit your needs. Once we meet with you and discuss your financial planning objectives, we will work with you to identify the level of advice and services appropriate for you.

<p>ADVICE</p> <p>We can provide you with advice such as:</p> <ul style="list-style-type: none"> • Personal and employer superannuation • Investments and retirement planning • Strategic asset allocation • Life investments • Borrowing to invest • Budget and debt management • Deposits and lending • Centrelink benefits • Salary packaging • Personal insurance and risk management • Estate planning <p>We offer ongoing advice and services, including regular reviews.</p>	<p>PRODUCTS & SERVICES</p> <p>We can arrange for transactions on the following kinds of products and services:</p> <ul style="list-style-type: none"> • Superannuation, including retirement savings accounts and self managed super funds • Managed investments including investor directed portfolio services • Arranging for listed securities, shares and debentures to be bought or sold via a broker • Various structured products including instalment warrants over managed funds and protected equity loans • Investment products issued by a Life insurance company including whole of life, endowment and bonds • Debentures, stocks or bonds issued or proposed to be issued by a government • Debt products (for example home and investment loans) • Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products) • First home saver accounts • Retirement income streams, including pensions and annuities • Life insurance (for example, life cover, income protection and trauma)
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Any additional advice or services we can offer you, or limitations to the list above, will be outlined in section 2. *Our financial planners.*

Duration of our engagement and how you can terminate our services

We will work with you to determine what advice and services we will provide to you, when the advice and services will be provided and how often we will provide them.

Where you require ongoing advice and services, we may offer an ongoing service package to you in order to help meet your needs. The details of any ongoing service package will be documented and provided to you, including information as to the frequency of contact between us, any service standards that apply and how the service can be terminated.

If at any time you wish to terminate your relationship with us, please contact us.

Your role and responsibilities

In order to develop a successful financial strategy and to recommend appropriate products to you, we must consider your personal circumstances and your financial objectives.

To accomplish this, you must provide us with accurate and current information regarding your personal and financial position, objectives and needs. We will discuss what information we require with you and you will need to provide this prior to receiving our advice and services.

It is also important that you keep us up to date by informing us of any changes in your circumstances so we are able to determine if our advice continues to be appropriate.

You have the right not to provide us with certain personal information. However, if you don't provide this information, the advice you receive may not be appropriate to your needs, objectives and financial situation.

Requests for transactions without our advice

At times you may wish to make a transaction without using our advice services. In these cases, we can take your instructions and arrange for the transaction to be completed, without providing personal advice. Product transactions can only be completed on those products where we are authorised by AMP Financial Planning.

If you wish to proceed without advice from us, normally we will ask you to confirm your instructions in writing and sign an acknowledgement form. You can ask us for a copy of the form at any time.

Any assistance we provide to complete your transaction should not be taken as a recommendation or endorsement of the product or transaction. AMP Financial Planning stands behind the services we provide in carrying out your instructions as directed. This does not include the selection of the product or particular transaction you have determined without advice.

Our approach to selecting products

To implement our advice, we will only recommend quality products and services that are suitable for you.

AMP Financial Planning researches a wide range of products and services and selects those it considers worthy of recommendation to our clients. AMP Financial Planning also conducts ongoing reviews to ensure that the products and services remain competitive and continue to meet the needs of our clients. A diversified selection of fund managers is accessible through products or platforms promoted or issued by AMP companies. We prefer to recommend these products and platforms but if appropriate for your needs, we may select products from other companies.

While there may be other products and services also suitable for you, we can only advise and deal in products and services approved by AMP Financial Planning. We can provide you with a copy of the approved products and services list if you request.

Our relationships

It is important for you to understand the relationships that exist as they may be considered to influence our recommendations to you.

How we work with AMP Financial Planning

We are a privately owned and managed business. Our practice and the financial planners listed in this document provide services to you as authorised representatives of AMP Financial Planning Pty Limited.

Our relationship with AMP Financial Planning allows us to access education and professional development, compliance and other risk management services, advice solutions, technology and research on various local and international fund managers that we are authorised to recommend to you.

You can be assured that our interests are focused on providing you with the appropriate financial solutions for your needs whilst also taking comfort from one of Australia's largest and most established financial services organisations, AMP Financial Planning, standing behind the advice and services we provide.

AMP Financial Planning holds an Australian Financial Services Licence (No. 232706) and;

- has authorised the distribution of this guide
- has authorised us to provide the advice and other services set out in this guide
- is a Principal Member of the Financial Planning Association of Australia.

Together with AMP Financial Planning, we act on your behalf when providing advice and services to you.

Contact details

AMP Financial Planning Pty Limited
ABN 89 051 208 327

33 Alfred Street
Sydney NSW 2000
Phone: 133 888
www.amp.com.au

AMP Financial Planning's relationship with AMP companies

AMP Financial Planning is a member of the AMP group of companies, a wealth management business operating in Australia and New Zealand. AMP Limited is listed on the Australian Stock Exchange. AMP Financial Planning is related to the following companies whose products we may recommend to you:

- AMP Bank Limited
- AMP Capital Investors Limited
- AMP Life Limited
- AMP Superannuation Limited.

As with other product issuers, if we recommend a product issued by one of the companies above, they will benefit from our product recommendations by receiving the fees they charge on their products. These fees are shown in their product disclosure statements. For superannuation products issued by AMP Superannuation Limited, AMP Life Limited receives the fees charged on the product, as issuer of the underlying life policies. AMP companies which issue products may also receive payments from fund managers for the inclusion and distribution of the relevant fund manager's investment options through products manufactured or badged by AMP companies. These services and payments are included in the fees shown in the relevant product disclosure statement for the products.

If an AMP Financial Planning practice takes out a practice development loan with AMP Bank, AMP Financial Planning may, as a limited offer, pay a benefit such as the application fees on behalf of the practice.

AMP Financial Planning, its staff, and its authorised representatives and their associates may also have an interest in, or hold investments in, the products we may recommend and they may hold shares in AMP Limited. The share price of AMP Limited may be affected favourably by the sale of products issued by the product issuers listed above.

AMP Financial Planning's relationships with other companies

AMP Financial Planning researches a broad range of products and services. The approved products and services list on which we base our recommendations or conduct transactions is maintained by the AMP Financial Planning Research department using extensive research undertaken by independent research organisations and AMP Financial Planning's own analysts. Issuers of products do not pay to be included on the approved products and services list, however once on the list, product issuers or service providers may pay AMP Financial Planning a fixed annual fee of up to \$22,000 (including GST). This fee assists with the costs of distribution support provided by AMP Financial Planning and its representatives.

Product issuers may also make payments to AMP Financial Planning as follows:

- For investment products and loan products, up to 0.33%* pa of funds under administration, the balance of the cash account or the total loan value outstanding.
- For insurance products, up to 10%* of the total premium paid.

* includes GST

The payments are usually made quarterly and are generally less any fixed fee that has been paid. Since this amount is calculated in the future, we cannot provide an exact figure at this point. However as an example, if:

- Total funds under administration for a particular investment product is \$10 million with a nil fixed fee component, the issuer would pay AMP Financial Planning \$33,000 annually.
- Total premiums for insurance products are \$1 million; the insurer would pay AMP Financial Planning up to \$100,000 annually.

From time to time, product issuers have access to AMP Financial Planning and its authorised representatives to advertise or give training on their products. Any payments made by fund managers for advertising space at conferences are shown in the alternative remuneration register maintained by AMP Financial Planning, which is available for inspection on request.

Our practice does not receive any part of the payments received by AMP Financial Planning.

WealthView eWRAP and PortfolioCare administration services

Several AMP companies have an agreement with Asgard Capital Management Limited (Asgard) under which Asgard administers the WealthView eWRAP and *PortfolioCare* administration services.

If you access a product through the WealthView eWRAP or *PortfolioCare* administration services, then administration and trustee fees are deducted from your account. These fees, as set out in the product disclosure statement, are payable to AMP Financial Planning. Asgard receives all other fees charged on each product and is paid a fee by AMP companies for the administration services it provides.

A full description of the fees is in the relevant product disclosure statement or financial services guide for the relevant service. Our practice does not receive any part of the payments received by AMP Financial Planning.

Your privacy

Your privacy is important to AMP Financial Planning and us. To learn more about our collection and the use of your personal information for marketing and other purposes see the AMP Privacy Policy Statement at www.amp.com.au. We keep records of your investment objectives, financial situation and needs and our recommendations to you. If you wish to examine your file or to get access to your personal information, please call us.

If you have a complaint

1. If you have a complaint about the advice or services provided to you, then contact us using our contact details in this guide. We will try to resolve your complaint quickly and fairly.
2. If your complaint relates to a financial service and is not satisfactorily resolved within three business days, please lodge your complaint in writing to:

Planner Complaints Consultant
AMP Financial Planning,
Level 8, 33 Alfred Street,
Sydney NSW 2000

3. If you still do not get a satisfactory outcome, you have the right to complain to the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

Phone: 1300 780 808

Fax: 03 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

FOS is an independent external dispute resolution service, of which AMP Financial Planning is a member. The Financial Ombudsman Service is free of charge.

You may also call the Australian Securities & Investments Commission (ASIC) on freecall infoline 1300 300 630 to make a complaint and obtain information about your rights.

Compensation and insurance

Our Practice

Our practice and financial planners are covered by professional indemnity insurance which is taken out to ensure sufficient resources will be available to meet any potential claims against our practice and/or financial planners.

AMP Financial Planning

AMP Financial Planning is covered by professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements.

The insurance is subject to terms and exclusions. However the insurance covers claims arising from the actions of former employees or representatives of AMP Financial Planning, even where subsequent to these actions they have ceased to be employed by or act for AMP Financial Planning.

You do not have a direct right to claim under this insurance, which is taken out to ensure sufficient resources will be available to meet claims against AMP Financial Planning.

2. Our financial planners

Guy Cotter BA DipFP CFP® JP

Authorised Representative No: 248312

About me

I have been a financial planner since 1986.

I am a Certified Financial Planner and I am an associate member of the Financial Planning Association of Australia. I am also a Fellow of the Australian Association of Financial Advisers.

The advice and services I can provide you

I am authorised to provide the services listed in this financial services guide. With the exception of

- Home loans
- Self managed super funds

How I am paid

I am an employee/director and shareholder of CA Financial Services Group Pty Ltd and receive a salary plus dividends and or potential bonus from CA Financial Services Group Pty Ltd.

Any potential bonus paid is based on the overall profitability of our practice. The amount paid is at the discretion of the Practice Principal.

Other associations and relationships

Where appropriate, I may refer clients to CA General Insurance Services where I am a Director. Whilst I may not receive a referral fee, as a Director I may receive benefits from this referral through salary or dividends.

Mark Rapley DipFP CFP® AMC JP

Authorised Representative No: 2487411

About me

I have been a financial planner since 2001.

I am a Certified Financial Planner and I am a member of the Financial Planning Association of Australia. I am also an Accredited Mortgage Consultant and a Justice of the Peace.

The advice and services I can provide you

I am authorised to provide the all services listed in this financial services guide.

How I am paid

I am an employee/director and shareholder of CA Financial Services Group Pty Ltd and receive a salary plus dividends and or potential bonus from CA Financial Services Group Pty Ltd.

Any potential bonus paid is based on the overall profitability of our practice. The amount paid is at the discretion of the Practice Principal.

Jason Choi BComm GDipFinPlanning CFP® AMC

Authorised Representative No: 306668

About me

I have been a financial planner since 2006.

I have completed a Bachelor of Commerce and the Graduate Diploma of Financial Planning. I am a CFP and I am also an Accredited Mortgage Consultant.

The advice and services I can provide you

I am authorised to provide the all services listed in this financial services guide.

How I am paid

I am an employee and shareholder of CA Financial Services Group Pty Ltd and receive a salary plus dividends and potential bonus from CA Financial Services Group Pty Ltd.

Any potential bonus paid is based on the overall profitability of our practice. The amount paid is at the discretion of the Practice Principal.

Belinda Barclay BEc DipFS(FP)

Authorised Representative No: 340469

About me

I became a financial planner in 2009. I have been working in the Financial Services Industry for over 5 years and my previous roles include 2 years of Paraplanning at AMPFP and Investment Consulting at Macquarie Bank.

I have completed a Bachelor of Economics and the Diploma of Financial Services (Financial Planning). I am currently completing the Advanced Diploma of Financial Services (Financial Planning), with plans to complete the CFP in the future.

The advice and services I can provide you

I am authorised to provide the services listed in this financial services guide with the exception of

- Investor directed portfolio service
- Employer super
- Debt products (For example Home and investment loans)
- Self managed super funds

How I am paid

I am an employee of CA Financial Services Group Pty Ltd and receive a salary plus potential bonus from CA Financial Services Group Pty Ltd.

Any potential bonus paid is based on the overall profitability of our practice. The amount paid is at the discretion of the Practice Principal.

Jessica Amir DipFS(FP) AMC

Authorised Representative No: 342898

About me

I became a financial planner in 2008 and I have over 5 years of experience in the industry. Previous roles include planning and training at AMP Horizons Financial Group and AMP's Planner Pathway Program, Account Management at a Hillross Practice and experience in insurance claims with GIO/Suncorp. Prior to this I worked as a Property Investment Consultant in the real estate industry.

I have completed the Diploma of Financial Services (Financial Planning) and I am currently completing a Masters of Applied Finance (Financial Planning), with plans to become a CFP in the future.

The advice and services I can provide you

I am authorised to all the services listed in the financial services guide, with the exception of

- Debt products (For example Home and investment loans)
- Self managed super funds

How I am paid

I am an employee of CA Financial Services Group Pty Ltd and receive a salary plus potential bonus from CA Financial Services Group Pty Ltd.

Any potential bonus paid is based on the overall profitability of our practice. The amount paid is at the discretion of the Practice Principal.

3. Paying for the services we provide

From 1 July 2010 our preferred method of payment is by an agreed fee. We will negotiate and agree fees and payment options with you prior to providing our advice and services. You will therefore know the services to be provided to you and what they will cost, before any services commence. If we are the servicing planner for your employer, we will agree any advice fee with your employer and disclose this to you.

We are committed to taking a leading role to help increase consumer confidence in the financial planning process by making sure our fees are transparent, understood and agreed to by you.

The actual costs will normally be shown in our written advice to you. You may choose to pay fees directly to AMP Financial Planning or where possible, they may be deducted from your product.

Our fees

The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you.
- A set dollar amount or percentage-based fee that is agreed between you and us and paid via your product.

Our agreed advice fees may include charges for:

- Initial advice
- Ongoing advice

For more information on our service fees, please see our Schedule of Fees attached or available on request. Please note that for services in relation to insurance, banking deposit products, some loan products and older investment products, commissions may be paid as follows:

- Initial commission - deducted from your investment contributions or insurance premiums, and
- Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Other benefits we may receive

The benefits listed below may be considered to influence the service we give you or the products we recommend to you.

Benefits from AMP Financial Planning

In addition to the payments we may receive for our advice and services, we may also receive other benefits such as financial and training assistance from AMP Financial Planning. Other benefits can include prizes and awards, or events in recognition of financial planning excellence and innovation

From time to time AMP Financial Planning may also provide incentives and promotions to planners. Further details will be disclosed to you when applicable.

We may also receive indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Any benefits we receive that may reasonably be considered to influence our advice and services to you will be disclosed in our advice.

Business conferences

Overseas conference

Conventions are usually held every 2 years. AMP Financial Planning subsidises the expenses of people who attend the business convention. The qualifying criteria are generally based on the quality of our advice and the amount of net business flow (please refer to the *Development and marketing rewards* section for further information regarding net business flow) received by the practice during the 2 calendar years before the business convention.

Those practices ranked in the top 15% or achieve a Gold award in both years (based on net business flow – refer to next section '*Other benefits*') are eligible to send a planner to the business convention. The value of the benefit for planners will depend upon the location of the conference, as well as the relative value of the Australian dollar where the conference is being held. In 2010, this benefit is valued at around \$8,000. Depending on where we are ranked in the top 15% we may be eligible to send an additional planner. Partners of planners may also be able to attend. This partner benefit is valued at around \$5,000. Nationally, up to 10 people may also qualify for airfare upgrades. In 2010, this benefit is valued at around \$6,000.

These values are approximate as they depend on AMP Financial Planning's choice of location.

Amicus club

AMP Financial Planning rewards outstanding achievement in the areas of advice capability, compliance and net business flow (please refer to the *Development and marketing rewards* section for further information regarding net business flow) with an annual Gold award. Individuals achieving 10 Gold awards qualify for Amicus club membership.

Membership benefits include attendance at additional business conferences, which extend both the annual domestic and the biennial overseas convention. The value of each of these benefits is around \$5,000 and is in addition to other benefits received. These values are approximate as they depend on AMP Financial Planning's choice of location.

Professional education expenses

We are entitled to receive a reimbursement in professional education expenses for up to 2 planners. In 2010 this benefit is valued at around \$5,000. This is in lieu of attending a business convention funded by AMP Financial Planning for which we have qualified.

Other benefits

Development and marketing rewards

We may qualify for Development and Marketing Allowance (DMA) payments based on our ranking relative to other AMP Financial Planning practices. Up to 30% of all AMP Financial Planning practices may qualify for DMA payments.

The DMA payment is based on a percentage of our practice revenue. Our DMA percentage will be set annually and may range from 3% to 12% depending on our ranking. Payments are received twice each month.

For example, if our DMA is set at 3% and our revenue for the payment period was \$8,500, we would receive $\$8,500 \times 0.03 = \255 . Assuming an average revenue of \$8,500 per payment period, the total DMA allowance received in a year would be $\$255 \times 24 = \$6,120$.

Ranking of practices is determined by 'net business flow' (NBF) which is a weighted measure of our new and retained business over the previous year based on the classes of products or services on the approved products and services list. There are different rates depending on the establishment date, class of product or service and whether the business is an inflow or an outflow and whether the service relates to a new or existing client. For example, for investment products established before 1 July 2010 we receive a greater benefit for recommending and retaining a master trust account than for recommending a wrap account or a corporate super account. For investment products established from 1 July 2010 the rate is the same for all retail investment products.

Business growth allowance

All practices qualify for Business Growth allowance (BGA). The payments are based on our practice revenue.

BGA payments are set at 1% of our practice revenue. Payments are received twice each month. For example, if our practice revenue was \$2,400 in a payment period, we would receive $\$2,400 \times 0.01 = \24 . Assuming an average revenue of \$2,400 per payment period, the total BGA allowance received in a year would be $\$24 \times 24 = \576 .

AMP Financial Planning has made available a loan facility through which CA Financial Services Group Pty Ltd has borrowed an amount of money from AMP Group. The amount of the loan was determined by, among other things, the size of the business.

Indirect benefits from product issuers

We may receive indirect benefits from product issuers for the services we provide you in relation to their products. Alternatively, these benefits may be paid to AMP Financial Planning who may pay a proportion to us. This may include product and service discounts provided to employees and authorised representatives of the practice as a result of our, or AMP Financial Planning's, relationship with these providers.

Any benefits we receive that may reasonably be considered to influence our advice and services to you will be disclosed in our advice.

We keep an Alternative Remuneration register of indirect benefits received from product issuers that are greater than \$300. You can see a copy of this register by asking us.

We may also receive indirect benefits that are valued at less than \$300 for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

Business buy back option

If we leave the financial services industry or can no longer appropriately service a selection of our clients, and cannot find a buyer for our business, AMP Financial Planning will either look after our clients or appoint one of its planners to do so.

If this happens, AMP Financial Planning may pay us a benefit. The amount will vary depending on a number of factors including, our reason for leaving the financial services industry, the time our business has been established, the annual notional recurring revenue of our practice and the quality of our previous advice.



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**7 Myrtle Street, North Sydney NSW 2060
Phone: (02) 9955 7288 Fax: (02) 9959 3148**

**Email: info@cafinancialservices.com.au
Web: www.cafinancialservices.com.au**