

Supplementary Financial Services and Credit Guide

Issue date: Friday, 1 January 2021

This Supplementary Financial Services Guide (SFSG) supplements our Financial Services and Credit Guide (FSCG), version number 10.010.0. This SFSG needs to be read together with that (FSCG).

The distribution of this SFSG is authorised by AMP Financial Planning Pty Limited (Australian Financial Services Licensee and Australian Credit Licensee number 232706).

Our referral arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your statement of advice. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
Morgan Stanley Smith Barney No relationship	Share/Securities Transactions	Advice and/or execution of share/securities transactions. No referral fees are paid to Duncan Financial Advisers Pty Ltd
DFA Financial Pty Limited Directors of Duncan Financial Advisers Pty Ltd are directors of DFA Financial Pty Limited Accounting Services	Accounting Services	We have a referral arrangement with DFA Financial Pty Limited through which we refer clients of Duncan Financial Advisers Pty Ltd trading as DFM Financial Group. If you are referred to DFA Financial Pty Limited there are no referral fees paid.
DFM Accounting Pty Ltd Directors of Duncan Financial Advisers Pty Ltd are Directors of DFM Accounting Pty Ltd	Accounting Services	We have a referral arrangement with DFM Accounting Pty Ltd through which we refer clients of Duncan Financial Advisers Pty Ltd trading as DFM Financial Group. If you are referred to DFM Accounting Pty Ltd there are no referral fees paid.
Duncan Finance Group Pty Ltd trading as Abundance Financial Services No relationship	Mortgage Broking	We have a referral arrangement with Duncan Finance Group Pty Ltd through which we refer clients of Duncan Financial Advisers Pty Ltd trading as DFM Financial Group. If you are referred to Abundance Financial Services there are no referral fees paid.
DFM Financial Group Australia Pty Limited Directors of Duncan Financial Advisers Pty Ltd are Directors of DFM Financial Group Australia Pty Ltd	NDIS Plan Management	We have a referral arrangement with DFM Financial Group Australia Pty Ltd through which we refer clients of Duncan Financial Advisers Pty Ltd trading as DFM Financial Group. If you are referred to DFM Financial Group Australia Pty Ltd there are no referral fees paid.

Where you have been referred to us by someone else, we may pay them a fee, commission or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

Provider	Payment arrangement
Corporation One Accounting Services No relationship	0.50% of upfront commission or part of the fee paid by the Licensee. For example, if we receive \$1,000 upfront commission or fee for services from the Licensee, we will pay Corporation One \$0-\$550 referral fees
Duncan Finance Group Pty Ltd trading as Abundance Financial Services Mortgage Brokers	We have a referral arrangement with Duncan Finance Group Pty Ltd trading as Abundance Financial Services through which Duncan Finance Group Pty Ltd refer clients to us for financial advice. If you are referred to us by Duncan Finance Group Pty Ltd there are no referral fees paid
DFA Financial Pty Limited Directors of Duncan Financial Advisers Pty Ltd are Directors of DFA Financial Pty Limited Financial Services	We have a referral arrangement with DFA Financial Pty Limited trading as DFM Financial Group Accounting through which DFM Financial Group Accounting refer clients to us for financial advice. If you are referred to us by DFM Financial Group Accounting there are no referral fees paid
DFM Accounting Pty Ltd directors of Duncan Financial Advisers Pty Ltd are Directors of DFM Accounting Pty Ltd	We have a referral arrangement with DFM Accounting Pty Ltd trading as DFM Accounting Gold Coast through which DFM Accounting Gold Coast refer clients to us for financial advice. If you are referred to us by DFM Accounting Gold Coast there are no referral fees paid.
DFM Financial Group Australia Pty Ltd Directors of Duncan Financial Advisers Pty Ltd are Directors of DFM Financial Group Australia Pty Ltd	We have a referral arrangement with DFM Financial Group Australia Pty Ltd trading as DFM Financial through which DFM Financial Group Australia Pty Ltd refer clients to us for financial advice. If you are referred to us by DFM Financial Group Australia Pty Ltd there are no referral fees paid.