



Fortnum Principal Practice Profile

Stratus Financial Group Pty Ltd

Stratus Financial Group Pty Ltd (ABN 24 101 688 957) and its advisers are Authorised Representatives of FFA.

This Financial Services Guide (**our Guide**) provides you with important information about Fortnum Financial Advisers (**FFA**) and its Authorised Representatives (**Advisers**) who may provide you with the services described in our Guide.

Our Guide consists of two parts:

1. Part 1 of our Guide
2. Principal Practice Profile (this document).

The information in our Guide is not complete without both documents, which must be read in conjunction with each other.

Contact details

If you would like to make an appointment, please contact our office on:

Phone: (07) 3007 2007
Email: info@stratusfinancialgroup.com.au
Address: Level 3, 235 Edward Street, Brisbane QLD 4000
Issued: 10/10/2017
Version: v4.1

Stratus Financial Group Pty Ltd

Authorised Representative Number: 240442

Our Practice has been established since 2001 and our mission is to provide professional market leading service advice and solutions to achieve your financial and lifestyle goals. We can help you create the financial security that lets you focus on what's really important in your life.

You can also find information on our Principal Practice at www.stratusfinancialgroup.com.au

STRATUS FINANCIAL GROUP PTY LTD

ABN 24 101 688 957

Rowes Building, Level 3, 235 Edward Street BRISBANE QLD 4000 | GPO Box 732 BRISBANE QLD 4001

T +61 07 3007 2007 | W www.stratusfinancialgroup.com.au | E info@stratusfinancialgroup.com.au

Stratus Financial Group and its advisers are members of Fortnum Financial Advisers and Authorised Representatives of Fortnum Private Wealth ABN 54 139 889 535 AFSL 357 306



Your Advisers Authorisations and Service Offering

The below table summarises the areas our advisers are authorised to provide financial product advice to you.

Authorisation	Brett Cribb	Donald Ross Munro	Stephen Nicholas	James Marshall	Peter Beauchamp
Deposit and payment products	✓	✓	✓	✓	✓
Debentures, stocks or bonds issued or proposed to be issued by a government	✓	✓	✓	✓	✓
Derivatives	✓	x	x	✓	x
Life Investment or life risk products	✓	✓	✓	✓	✓
Interests in managed schemes, including investor directed portfolio services	✓	✓	✓	✓	✓
Managed Discretionary Account (MDA) services	✓	✓	✓	✓	✓
Retirement savings accounts	✓	✓	✓	✓	✓
Securities (Including Listed Shares)	✓	✓	✓	✓	✓
Superannuation	✓	✓	✓	✓	✓*
Standard Margin Lending facility	✓	✓	✓	✓	✓

*excluding Self-Managed Super Funds

All our advisers are registered with the Tax Practitioners Board and can provide tax advice in regard to the strategies and financial products that are recommended to you. All advisers except Ross Munro are registered as Tax (Financial) Advisers. Ross Munro is registered as Tax Agent .



The table below summarises the services our advisers can provide to you:

Services Offered	Brett Cribb	Donald Ross Munro	Stephen Nicholas	James Marshall	Peter Beauchamp
Investment Strategies including gearing and savings plans	✓	✓	✓	✓	✓
Budget and cash flow planning	✓	✓	✓	✓	✓
Debt Management	✓	✓	✓	✓	✓
Superannuation advice, including salary sacrifice and consolidation strategies	✓	✓	✓	✓	✓
Self-Managed Super Fund	✓	✓	✓	✓	x
Personal insurance strategies	✓	✓	✓	✓	✓
Centrelink / DVA advice	✓	✓	✓	✓	✓
Retirement planning advice	✓	✓	✓	✓	✓
Estate planning advice	✓	✓	✓	✓	✓
Advice on ownership and structures eg Discretionary and family trusts	✓	✓	✓	✓	✓
Portfolio Review Services	✓	✓	✓	✓	✓
Ongoing advisory services	✓	✓	✓	✓	✓

Our advisers may also engage by referral the use of specialists such as Accountants and Solicitors.



Our Advisers

Brett Cribb

DipFP, SAFIN, BEng, MAusIMM, AFP®

Authorised Representative Number: 239372

Brett Cribb is a Proprietor of Stratus Financial Group Pty Ltd.

He has worked in the financial services industry since 2000 when he joined a Member Firm of Associated Planners Financial Services Limited (formerly Genesys) as a financial adviser. From 2001, he became a self-employed financial adviser with the same group. Prior to his financial planning career, he was a Mining Engineer and Manager with Mount Isa Mines (now part of Glencore). Along with the Stratus Financial Group, Brett joined Fortnum Financial Advisers in August 2010.

Brett holds a Diploma of Financial Planning and a Bachelor of Engineering. He is a Member of the Financial Planning Association (FPA), an Associate Member of the Self Managed Super Fund Association (SMSFA), a Senior Associate of the Financial Services Institute of Australia (FINSIA) and a Member of the Australian Institute of Mining and Metallurgy.

Donald Ross Munro

B Com, CA, CFP®

Authorised Representative Number: 239526

Ross Munro is a Proprietor of Stratus Financial Group Pty Ltd.

Ross has worked in the financial services industry since 1986. Prior to being a financial adviser engaging in full-time financial planning in 2000, Ross held positions as State Accountant for Brambles Long Distance Transport and Onesteel Limited. In addition, for many years he was a partner in a professional Chartered Accounting practice. He joined Fortnum Financial Advisers in July 2010.

Ross holds the internationally recognised CERTIFIED FINANCIAL PLANNER™ or CFP® qualification. He also holds a Bachelor of Commerce and is a Chartered Accountant.

Stephen Nicholas

GradDipFinPlanning, GradDipAppFin, BAppSci, AFP®

Authorised Representative Number: 281149

Stephen has worked in the financial services industry since 1998, beginning his career as a Rural Economist for the National Australia Bank then moving to Financial Planning in 2002. He has worked as a financial adviser since 2004 with Stratus Financial Group Pty Ltd. He joined Fortnum Financial Advisers in July 2010.

Stephen holds the Graduate Diploma of Financial Planning, a Graduate Diploma of Applied Finance and Investment, holds a Bachelor of Applied Science degree and is also a member of the Financial Planning Association.



Peter Beauchamp

DipFS(FP), AFA

Authorised Representative Number: 239337

Peter has worked in the financial services industry since 1990, initially with National Mutual until 1997. In 1998, he became a financial adviser specialising in risk insurance advice and in 2003 he commenced his own practice.

Peter holds the Diploma of Financial Services Financial Planning) and is a Member of the Association of Financial Advisers (AFA).

James Marshall

B Bus, MAppFin, CFP®

Authorised Representative Number: 1244040

James has worked in the financial services industry since 2011 when he joined a financial planning practice as a Paraplanner. He continued his career by working in this role for Colonial First State until May 2014, when he joined Stratus Financial Group.

James holds a Bachelor of Business (Finance) degree with a Masters of Applied Finance (Financial Planning) and also holds the internationally recognised CERTIFIED FINANCIAL PLANNER™ or CFP® qualification through the Financial Planning Association.

With these qualifications and experience, our Advisers are well qualified to help clients achieve their financial goals.

Client Fees

As outlined in Part 1 of our Guide there are various ways that you may pay for the services that are provided.

- Fee for Service
- Commissions from a product or service provider
- A combination of the above.

Fee for Service

The fee for service may be payable for the preparation of advice, initial advice, ongoing adviser services and ongoing review and advice services. The actual fee depends on individual circumstances and will be outlined in your Letter of Engagement and/or your Scope of Service letter.

Fees will be agreed based on your requirements and the complexity of your financial circumstances. All fees charged will be fully detailed in the Letter of Engagement you receive and will be agreed with you prior to you becoming liable for them. Any further fees may be outlined in a Scope of Services letter. All fees are inclusive of GST.

If you pay a fee for service to FFA, they may pay a proportion of this to Stratus Financial Group Pty Ltd as detailed in Part 1 of our Guide under the heading 'Remuneration received by Principal Practices'.



If your adviser receives a proportion of this remuneration directly attributable to the advice and/or service they have provided you, they will inform you of the amount at the time they provide you with advice.

Commissions from product and service providers

Commissions may be paid to FFA by product and service providers who, in turn, may pay a proportion of this to Stratus Financial Group Pty Ltd as detailed in Part 1 of our Guide under the heading 'Remuneration received by Principal Practices'.

If your adviser receives a proportion of this remuneration they will inform you of the amount at the time they provide you with advice.

Adviser Remuneration

Brett Cribb, Ross Munro and Stephen Nicholas and Peter Beauchamp operate separate underlying business entities which are remunerated by our Principal Practice in relation to earnings generated by their own efforts as well as staff they employ in their respective entities. The Principal Practice deducts a service fee before paying the balance of earnings to those entities.

James Marshall is a salaried employee of Stratus Financial Group Pty Ltd who is entitled to bonus payments based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Further conflicts you should be aware of:

Relationships and associations

The extensive list of products and services approved by FFA includes products and services provided by entities with whom Stratus Financial Group Pty Ltd and/or your Adviser have a relationship or association, either directly or via a related entity.

We believe that your interests should be placed first and that products and services should only be recommended if it is in your best interests. However, it is important that you know of, and are comfortable with, those relationships and associations and any benefits that arise.

Shareholding in Fortnum Private Wealth Ltd

Your adviser or your adviser's Principal Practice either personally, directly or through an associated entity, may be a shareholder in Fortnum Private Wealth Limited (FPW), which as stated trades as FFA.

Shareholding in Fortnum Financial Group Limited (FFG)

Your adviser or your adviser's Principal Practice either personally, directly or through an associated entity, may be a shareholder in Fortnum Financial Group Limited.

FFG has a majority shareholding in a number of entities. If your adviser or adviser's Principal Practice either personally, directly or through an associated entity, holds shares in FFG, then they also have an interest in Fortnum Lending Services Pty Ltd (FLS) – which provides credit assistance services.



FFG Shareholding in Innova Asset Management

FFG has a major shareholding of Innova Asset Management Pty Ltd (IAM), the asset manager for many of the investment options available through the e-Clipse Super and Super Pension Plan and the e-Clipse UMA Service.

IAM is also the asset manager for some Model Portfolios available through other administration platforms. If appropriate for your needs, your adviser may recommend products provided by e-Clipse Online Pty Ltd or model portfolios available through an administration platform.

If so, FFA, FFG and consequently your adviser or the Principal Practice (as shareholders in FFA and/or FFG) may benefit from these recommendations.

Fortnum Advice Platform Trust (FAP Trust)

Principal Practice entities may hold units or other interests in FAP Trust which gives them an interest in benefits distributed by FAP Trust. 60% of distributions by FAP Trust are paid to Principal Practices in proportion to the gross revenue of FAP Trust referable to clients of the Principal Practice entity.

Making and Receiving Referrals

We may provide you with a referral to other professionals. This may include, but is not limited to, Accountants, Mortgage Brokers and Legal Practitioners. You may also have been referred to us by another professional.

We may receive a payment for these referrals. If we are entitled to receive a referral payment, we will disclose this to you at the time of the referral.

We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

Payments to referrers

If you have been referred to us by CDK Taxation Services, we may pay to them up to 17% (including GST) of any advice fees, both upfront and ongoing, that we charge you. This is not an additional charge to you.

Payments received for referring you to another professional

We have a referral arrangement with Richard Loveday of Astute Financial. If we refer you to Richard to receive Credit Assistance, we may receive up to 30% (including GST) of the commission Richard receives as a result of our referral to him. Details of this will be provided to you at the time of the referral. This is not an additional charge to you.