

Financial Services Guide

Part Two

Armada Financial Planning Pty Ltd

This document is issued by Armada Wealth Management Pty Ltd ABN 31 654 353 572 AFSL 535978 (Armada Wealth). It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

Armada Financial Planning Pty Ltd is a Corporate Authorised Representative of Armada Wealth and has been given permission to provide you with this FSG Part Two.

Financial Services are provided to you by:

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Lindsay Byrne

Lindsay is an Authorised Representative of Armada Financial Planning Pty Ltd and is authorised to advise and deal in the following products:

- Government Debentures, Stocks and Bonds
- Life Insurance (Risk and Investment Products)
- Retirement Savings Accounts and Superannuation
- Deposit Products
- Managed Investment Schemes
- Securities
- Self Managed Superannuation Funds

Lindsay is not authorised to advise and deal in relation to the following products:

- Derivatives
- Managed Discretionary Accounts
- Margin Lending

Remuneration

Armada Wealth receives all remuneration paid upon the provision of services by Lindsay and under contract deducts a Licensee fee from the amounts received from Armada Financial Planning Pty Ltd and Armada Wealth then forwards the residual remuneration onto Armada Financial Planning Pty Ltd. Armada Financial Planning Pty Ltd then pays Lindsay a salary and as a shareholder, Lindsay is also entitled to distributions and dividends. Lindsay may also receive a bonus ranging from 0%-45% based on the profitability of Armada Financial Planning Pty Ltd.

All fees and charges will be discussed and agreed with you prior to commencing any work.