THIS FSG IS COMPRISED OF 2 PARTS

Distribution of this FSG has been approved by Akambo Pty Ltd

Part 1:

Provides information about Akambo Pty Ltd trading as Accountants Private Advice and the services that we provide.

Part 2:

'Adviser Profile' provides information about the representative who will provide the services to you, 'your financial adviser' and how they are remunerated.

PART 2

Who is your Financial Adviser?

Your financial adviser is **David Graham** (Authorised Representative No: **001236284**), a director and equity holder of **Cheesman Applegarth Financial Services Pty Ltd**, Corporate Authorised Representative (No: **1236286**) of Akambo Pty Ltd trading as Accountants Private Advice.

Your adviser's contact details:

Address: 2 Mylne Street Toowoomba QLD 4350
Phone: 07 4638 1100
Email: david@cheesmanfs.com.au

What Financial Services can your Financial Adviser provide?

David is authorised by Akambo Pty Ltd t/a Accountants Private Advice to provide advisory and dealing services in the products as detailed in Part 1 of the Financial Services Guide.

Managed Discretionary Account (MDA) service

In addition to the MDA services available through Mason Stevens Limited, your financial adviser may recommend an MDA service administered by AIM MDA Services Pty Ltd through approved investment platforms, including HUB24.

Where this service is recommended, Akambo Pty Ltd acts as the Investment Manager, while AIM MDA Services Pty Ltd is the MDA Provider operating under the authorisation of Accordius Pty Ltd (AFSL 321955).

For information about how MDA services operate, including discretionary authority, the roles of the Investment Manager and MDA Provider, your Investment Program, associated risks and custody arrangements, please refer to the Managed Discretionary Account (MDA) Service section in Part 1 of this Financial Services Guide.

Related Party Disclosure

AIM MDA Services Pty Ltd (ABN 70 692 706 059) is a Corporate Authorised Representative of Accordius Pty Ltd (AFSL 321955) and is a related entity of Akambo Pty Ltd.

MDA Management Fee

Where an AIM MDA Services Pty Ltd MDA is recommended, an MDA Management Fee of 0.66% per annum (including GST) of your portfolio value applies (equivalent to $660 per $100,000 invested each year).

The fee is paid to Accordius Pty Ltd, which pays AIM MDA Services Pty Ltd for administering the MDA service. AIM MDA Services Pty Ltd may pay part of this fee to Akambo Pty Ltd in its capacity as Investment Manager. Any remuneration payable to Akambo will be disclosed in your Statement of Advice.

What qualifications and experience does your Financial Adviser have?

David started his career working for the Commonwealth Bank 1991 in Group Finance and Accounting but quickly changed his career path to public accounting in Taxation and Business Services, Superannuation and subsequently Financial Services. Having been a partner of another accounting firm he joined Cheesman Applegarth in 2013 as a partner.

David oversees his team of staff in financial planning, Superannuation and Business Services. David enjoys working with his clients to progress their business. David is a Chartered Accountant and CPA and holds a Bachelor of Financial Accounting, Master of Taxation and the Advanced Diploma of Financial Services (Financial Planning).

Accountants Private Advice's financial advisers focus on assisting their clients to build wealth during their working life then specialise in managing it effectively throughout their retirement. They can provide advice on appropriate investment types and structures, risk management and insurance needs, debt reduction strategies, taxation and estate planning.

Accountants Private Advice concentrates on creating, protecting and enhancing the wealth of their clients by providing them with a personalised and superior advisory service. So, if you are looking for specialists in the field of Financial Planning, our advisers would be more than happy to discuss your future requirements.

What do your services cost?

Cheesman Applegarth Financial Services Pty Ltd is remunerated by fees paid by you and/or commissions received from product issuers. All fees and commissions are paid to Akambo Pty Ltd t/a Accountants Private Advice who then passes between 80% and 100% of the fees and commissions to Cheesman Applegarth Financial Services Pty Ltd. David is a director and equity holder of Cheesman Applegarth Financial Services Pty Ltd and receives remuneration from director fees, salary or business distributions.

David is a partner of Cheesman Applegarth & Partners (ABN 34 161 757 302), which provides accounting and taxation services. If you choose to use the accounting or taxation services of Cheesman Applegarth & Partners, David may benefit financially through their interest in that business (for example, through share of profits or partnership distribution). You are under no obligation to use these services, and any decision to do so is your own. Accounting and taxation services are provided separately, on their own terms and fees, and are not financial product advice provided under Akambo Pty Ltd's Australian Financial Services Licence.

Initial Advice Fees

We will discuss your individual needs and objectives and agree our fees with you. The actual fees will depend on factors such as the complexity of your circumstances, goals and the scope of advice.

The following is a guide only:

Type of Fee	Fee Amount
Initial Advice Fee	Between $500 and $5,500
Review Advice Fee	Between $500 and $2,000

Adviser Service Fee

Accountants Private Advice may charge a fee, agreed with your adviser, for the provision of services that may include an annual review and/or portfolio review. This fee will be either a set amount based on the time involved and complexity in reviewing your portfolio, or a percentage fee of between 0% and 1.5% per annum (excluding GST) based on the amount of funds under our advice.

For example:

With an initial investment of $100,000 - we may charge	$1,500pa
If your account balance was $120,000 in the second (and subsequent) years – we may charge	$1,800pa

Portfolio Management Fee

Accountants Private Advice may charge a Portfolio Management Fee between 0% and 1.5% per annum (excluding GST), agreed with your adviser and calculated on your monthly account balance.

For example:

With an initial investment of $100,000 - we may charge	$1,500pa
If your account balance was $120,000 in the second (and subsequent) years – we may charge	$1,800pa

Commissions on Shares & Derivatives Transactions

Depending on your arrangement with your adviser, commission may be paid by you on share and derivative transactions. The commission will range between 0 and 2%.

For example:

If you bought or sold a listed equity or derivative for $100,000 - we may charge	$2,000pa

Commissions from Issuers of Financial Products

Accountants Private Advice may receive commissions from life insurance companies when a life insurance product is recommended to you. These commissions can vary depending on the product issuer and type of product.

On all commission arrangements where the commission in the first year is greater than that payable in later years, the maximum upfront (year 1) commission is 66% and the maximum ongoing (years 2+) commission is 22% (inclusive of GST). Where upfront and ongoing commissions are the same, there is no legislated maximum however product providers generally pay up to 33%.

For example:

If your first year's premium was $500 and the initial commission was 66%, Akambo Pty Ltd will receive	$330 in the first year
If your premium for the second and subsequent years was $500 and the ongoing commission was 22%, Akambo Pty Ltd will receive	$110 per annum

For insurance products purchased prior to 1 January 2018, we may continue to be paid commissions in the same manner as what would have previously been advised to you at the time of obtaining the product(s).

These commissions are paid by the insurance company and are not an additional cost to you.

All fees will be clearly stated and agreed with you in the Statement of Advice.