



PROVIDENT
ADVISORY

Financial Service Guide (FSG)



Provident Advisory Pty Ltd ABN 97 633 777 492 AFSL No. 549697
Version 1.0 Date Effective: September 2023
Suite 2, Level 18, 307 Queen Street, Brisbane QLD 4000

FINANCIAL SERVICES GUIDE PART ONE

Provident Advisory Pty Ltd
ABN 97 633 777 492
AFSL No. 549697
Suite 2, Level 18, 307 Queen St
Brisbane QLD 4000
info@providentadvisory.com.au

VERSION 1
Date Effective: September 2023

WE ARE REQUIRED BY LAW TO GIVE YOU A FINANCIAL SERVICES GUIDE (FSG), THAT HELPS EDUCATE, PROTECT AND ASSIST YOU TO MAKE AN INFORMED DECISION ABOUT THE FINANCIAL SERVICES WE OFFER.

HOW TO READ THIS FINANCIAL SERVICES GUIDE

Provident Advisory Pty Ltd ABN 97 633 777 492 'Provident' is providing you with this FSG to assist you in making an informed decision about the financial services and products we offer. Provident ('we,' 'us' or 'our') provides financial services through its Australian Financial Services Licence (AFSL) No. 549697.

Your financial adviser ('Adviser') is an Authorised Representative of Provident and provides services on behalf of Provident. Provident is responsible for the services and product advice provided to you by your Adviser, in line with their authorisation, as well as the content and distribution of this FSG.

Provident' Financial Services Guide is comprised of two parts and both parts must be read together.

Lack of Independence

Provident, our Related Parties and Representatives are not independent in that they may receive life risk commissions, volume-based payments or other gifts or benefits from some products recommended to clients. This is described in further detail throughout this FSG and will be disclosed in your advice document.

Recommendations are made with a focus on client best interest and in accordance with the FASEA Code of Ethics.

Part One – Includes general details about:

- Who is Provident?
- Financial Services and Products we provide
- Advice Process
- Documents you may receive
- Our Associations and Relationships
- Fees and Other Costs
- What you should do if you are not satisfied with our services
- Professional Indemnity Insurance

Part Two – Provides your Adviser's details including:

- Representative's Details and Remuneration
- Fees and other costs you may incur when engaging with an Adviser

FINANCIAL PLANNING PROCESS

About Provident

Provident Advisory is a Queensland based, client centric investment and wealth management firm located in the Brisbane CBD. Offering the intimacy of a boutique investment firm, our focus is on providing high quality, transparent & fee-based financial advice. Provident operates our own AFSL to ensure we remain closely connected to each of our clients.

Financial Services and Products we provide

We can provide advice and transact on your behalf, in relation to the following types of financial products:

- Deposit and payment products;
- Government debentures, stocks or bonds;
- Life insurance products including life investment and life risk products;
- Managed Investment Schemes including IDPS;
- Retirement savings account products;
- Securities;
- Standard margin lending facility; and
- Superannuation products.

Additional specialist advice areas may include aged care, Self Managed Super Funds (SMSFs), direct equities and Exchange Traded Funds (ETFs), margin lending and gearing. Some of the financial services or products that we are authorised to provide may be beyond those which we authorise your Adviser to offer. Please refer to Part Two for your Adviser's scope of authorisation.

Your Adviser can only recommend products listed on the Provident Approved Product List. When it is appropriate and depending on your objectives, financial situation and needs, your Adviser may need to recommend a financial product that is not on the Approved Product List. If this happens, this recommendation must meet our selection criteria and approval process.

Advice Process

CONNECT	<ul style="list-style-type: none"> • Meet your Adviser • Introduce our services and how we can help you • Discuss the FSG and Letter of Initial Engagement
COLLECT	<ul style="list-style-type: none"> • With your consent, discuss your goals and objectives and understand why you are seeking financial advice • Gather information relevant to your situation by completing the Fact Find
ANALYSE	<ul style="list-style-type: none"> • Evaluate the information provided • Consider what strategy will best achieve your goals • Research possibilities • Construct our recommendations
ADVISE	<ul style="list-style-type: none"> • Present your advice document • Discuss how our recommendations can help achieve your goals and objectives
IMPLEMENT	<ul style="list-style-type: none"> • Agree to proceed and implement your financial future • Service Agreement to secure our future relationship
RECONNECT	<ul style="list-style-type: none"> • Review your goals, objectives and personal circumstances annually • Ensure your financial plan is still appropriate to your situation • Adjust as required

DOCUMENTS YOU MAY RECEIVE

You may receive other documents in addition to this FSG when your Adviser provides you with personal financial advice.

Statement of Advice

Advice provided to you by an Adviser that is personal in nature, in that it considers your individual needs, objectives and financial circumstances, and must be presented to you in a written Statement of Advice (SoA). The SoA includes the advice recommended by the Adviser and the basis on which the advice is given, details of the providing entity and information on any payments or benefits the adviser or licensee will receive. This document will contain enough detail for you to make an informed decision as to whether to act on the advice provided.

Record of Advice

When providing further personal advice, your Adviser may provide you with a Record of Advice (RoA). A RoA is provided to existing clients to confirm changes to, or implementation of, advice provided in a previous SoA. A RoA is only appropriate if there have been no significant changes to your personal circumstances or the basis of the initial advice. Where your circumstances or the basis of the advice is significantly different, your Adviser will provide you with a SoA.

Product Disclosure Statement

A Product Disclosure Statement (PDS) is a document that your Adviser will provide to you when recommending or offering a financial product. It includes information about the product's key features, fees, commissions, benefits, risks and the complaints handling procedure.

OUR ASSOCIATIONS AND RELATIONSHIPS

Related Parties

The Directors of Provident Advisory Pty Ltd ABN 97 633 777 492 are Matthew Malhi and Bruce Gorry.

Our relationships

Any payments made by product providers to Provident and not charged to you will be disclosed in your advice document. Financial institutions may contribute to the cost of providing training opportunities throughout the year as part of our continuing professional development programs. This support helps to offset the costs associated with the delivery of training and support to our Authorised Representatives.

Benefits I should be aware of

From time to time, your Adviser may be entitled to receive benefits, at no additional cost to you, such as:

- Educational conferences and seminars: these are arranged by Provident and attendance may be fully or partially subsidised by Provident;
- Non-monetary benefits: these may include business lunches, tickets to sporting and cultural events, promotional goods or other minor benefits from Provident or product providers.

Any benefits that Provident or its Representatives may receive will only be accepted to a value of less than \$300 per provider per year. Any benefits received exceeding this limit will not be accepted. Provident and its Representatives maintain a register for any alternative remuneration received, where such remuneration has a value greater than \$100. The 'Alternative Forms of Remuneration Register' includes details is maintained by fund managers, IDPS (platform) providers, representatives and licensees. Registers are publicly available and can be provided upon request.

Applicable Client Rebates

Provident may receive one-off payments where you decide to purchase products or services from Provider direct marketing. We currently have arrangements in place with AIA Vitality, myOwn Health Insurance and TAL Health Insurance. If Provident receives these payments for services provided or products purchased by you, we will disclose further detail in your advice document.

Fees and Other Costs

Fees and other costs may be paid for the advice you receive and the financial products used, when engaging our services. Your Adviser will describe their fees and what services this includes, upon initial engagement and before providing any financial advice.

All fees and other costs will be disclosed, in a written disclosure or advice document, to you at the time of personal financial advice or when transacting on your behalf. Part Two of this FSG describes what types costs you may incur and the value of these, should you decide to receive personal financial advice from your Adviser. The types of fees we may charge are inclusive of Goods and Services Tax (GST).

What should you do if you are not satisfied with our services?

If you are not happy with your Adviser or the services provided to you, we encourage you to:

- If you feel it is appropriate, discuss the issue with your Adviser in the first instance,
- If you are unable to resolve the issue, please contact our complaints manager by either;

Phone: 0412 431 186

Mail:

Complaints manager
GPO Box 2961 Brisbane QLD
4001

Email: info@providentadvisory.com.au

We will aim to resolve your complaint quickly and fairly. If the complaint cannot be resolved to your satisfaction within 30 calendar days, you have the right to refer the matter to an external dispute resolution scheme. Lodgement of complaints should be directed to the Australian Financial Complaints Authority (AFCA), of which Provident is a member. You can contact AFCA by;

Phone: 1800 931 678

Mail:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC3001

Website: www.afca.org.au

Email: info@afca.org.au

Professional Indemnity Insurance

Provident maintains Professional Indemnity (PI) Insurance which covers claims in relation to the conduct of Authorised Representatives who are no longer authorised by Provident, but who were at the time of the relevant conduct.

Provident Financial Services Guide is comprised of two parts and both parts must be read together.

The information in this document is considered to be true and correct at the date of publication. Changes to circumstances after the time of publication may impact on the accuracy of the information held.

Further questions

If you have any further questions about the financial services Provident provides, please contact your Financial Adviser.

PART TWO

REPRESENTATIVE

DETAILS

Version 1 Date Effective 22/09/2023

Provident Advisory is operated by David Trikamji through DZAM Wealth Pty Ltd ABN 55 634 057 051, who is a Corporate Authorised Representative (No. 1276676 for financial services) of Provident.

Office Contact Information

OFFICE ADDRESS	Suite 2, Level 18 307 Queen Street Brisbane, QLD 4000
POSTAL ADDRESS	GPO BOX 2961 Brisbane QLD 4001
PHONE	0431 518 555
WEBSITE	www.providentadvisory.com.au
EMAIL	david.trikamji@providentadvisory.com.au

The following individual is an Authorised Representative of Provident and provides personal financial advice through DZAM Wealth Pty Ltd t/a Provident Advisory:

David Trikamji DFP
Senior Financial Adviser
Authorised Representative - No. 1003222

Financial services and product types your Adviser can provide

David is authorised to provide personal financial advice, general financial advice and transact on your behalf (dealing) in relation to the following types of financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products (Investment Life Insurance and Life Risk Insurance Products)

- Managed Investment Schemes
- Retirement Savings Account Products
- Superannuation (investment and risk)
- Securities

There are some additional specialist advice areas your Adviser is authorised for as indicated below by a tick '✓'.

SPECIALIST AREA	DAVID
DIRECT EQUITIES & ETFs	✓
MARGIN LENDING & GEARING	✓
SELF MANAGED SUPER FUNDS	✓

In addition, if your adviser identifies that you require specialist advice on a particular product or service outside of their authorisation, they will provide recommendations to seek further advice.

Representative Remuneration

DZAM Wealth Pty Ltd receives 100% of the fees and or commission.

David Trikamji is remunerated by means of fees and commission generated. Further, as a shareholder of DZAM Wealth Pty Ltd, David Trikamji, will receive other benefits from all fees and commissions such as dividends that may be paid by DZAM Wealth Pty Ltd.

HOW WILL I PAY FOR SERVICES PROVIDED?

A breakdown of the types of payments we may receive is set out in the following.

INITIAL ADVICE FEES

Initial advice fees may be invoiced directly or collected from the product. Such fees include:

Initial Consultation - You may be charged for an initial consultation with your Adviser at a rate not exceeding \$440 per hour (including GST), with prior agreement.

Advice Preparation - This includes the costs associated with the enquiries made to collect and confirm your circumstances and financial position, the research and analysis of suitable strategies to achieve your goals and objectives, investment and product selection and suitability to your needs and goals as well as amalgamating this into your financial plan and presenting it to you. This fee will vary based on the complexity and type of strategy. Your Adviser will discuss this with you prior to commencement, to ensure you can make an informed decision.

This fee may be based on a hourly rate of \$440 per hour with a minimum fee of \$1,200 and a maximum fee of \$20,000. Alternatively, we may charge a set fee between \$1,200 to \$20,000, for preparation of a SoA.

IMPLEMENTATION

An implementation fee may be charged up to 3% of the initial invested funds (e.g. if you have invested \$100,000 in a managed fund, the implementation fee paid by the fund manager may be up to \$5,500).

These costs may be in addition to any advice fee and set out in your advice document.

ONGOING SERVICE ADVISER

Additional fees may sometimes be charged when you take up our ongoing services, or invest in retail products through us. Any ongoing service fees that we charge will be detailed in your advice document and client service agreement.

Ongoing fees may be charged based on a fixed dollar amount, the value of the funds invested, or a combination depending on the methodology agreed to in your client service agreement. Ongoing fees will be agreed with you and can range from \$2,500 to \$50,000.

Alternatively, an Adviser service fee of up to 2.2% of funds under management (e.g. if your investment amount is \$100,000, then Provident may receive up to \$2,200pa). These fees will typically be paid on an ongoing basis while the investment is still in place.

HOURLY RATE DIRECT CHARGES

We may charge for agreed services based on a hourly rate of \$440 per hour or up to a maximum total fee of \$10,000.

Ad-hoc services can be provided on an as needs basis. Fees will be agreed before any work commences.

UPFRONT

This is paid by the issuer of the financial product/s recommended when the product is issued to you. This may be deducted from the initial amount you have invested or it may be payable from the product provider's own resources.

PERSONAL INSURANCES

From 1/01/2020 the maximum amount of commission payable by providers to advisers is restricted to 66% of the premium payable in the first year. Based on a premium of \$1,000pa, this equates to a maximum of \$660 in year one.

ONGOING

This is paid by the issuer of the financial product/s recommended and is payable on an ongoing basis while the investment/insurance is still in place.

PERSONAL INSURANCES

From 1/01/2020 the maximum amount of commission payable by providers to advisers is restricted to 22% of the premium payable while the hybrid policy is in force (33% per annum of the premium for level policies). Based on a premium of \$1,000pa, this equates to a maximum of \$220 for hybrid policies or \$330 for level policies.

Referral Fees

Where we refer you to other product or service providers and you decide to purchase products or services from them, we may receive a payment as a result of our referral. 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. If we pay or receive these payments for services provided or products purchased by you, they do not involve additional costs and we will disclose further detail in your advice document. All relevant referral arrangements will be disclosed in your advice document. Payment and receipt of referral fees is subject to regulatory change under the FASEA Code of Ethics.

Your advice document will disclose any benefits or fees received by Provident and/or your adviser.

All of the above fees and commissions are inclusive of GST.

This in combination with FSG Part One, concludes the Financial Services Guide.



Privacy Statement

OUR COMMITMENT

Protecting our clients' privacy is very important to us. The Privacy Act requires that we handle your personal information in accordance with a set of national principles, known as the Australian Privacy Principles (APPs), which regulate the collection, use, correction, disclosure and transfer of personal information about individuals by organisations like us in the private sector. This Policy explains our policies and practices with respect to the collection, use and management of your personal information and our approach to the APPs.

Privacy laws ensure that you, our client, understand what information we, hold about you, how we use that information and to whom we are likely to disclose that information. In addition, it reinforces our commitment to keeping your information up to date and secure. This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information

ROLES, RESPONSIBILITIES AND POLICY GOVERNANCE

The Provident Advisory Pty Ltd Board is ultimately responsible for overseeing this Policy. The Privacy officer is responsible for updating this Policy and for managing the business impacts of privacy laws within Provident Advisory Pty Ltd.

This Policy is reviewed and updated annually by the Privacy Officer, unless required earlier. The most current version of the Policy can be obtained from our website or by contacting us using the details below. Questions about this policy should be directed to the Privacy officer.

Further Information and Feedback

You can contact our Privacy officer by:
Phone: 0448 135 974 & 0412 431 186
Mail: GPO Box 2961 Brisbane QLD 4001
Email: info@providentadvisory.com.au

Members of our Group

The Provident Advisory Pty Ltd Group includes:

- Provident Advisory Pty Ltd ABN 97 633 777 492 (Holds an Australian Financial Services Licence 549697 and provides financial planning advice to retail and wholesale clients)
- Our Corporate Authorised Representatives and Authorised Representatives.

Members of the group that have collected personal information are permitted by the Privacy Act to disclose personal information to other members of the group. We only share information where this is relevant to the purpose. The list of Authorised Representatives changes from time to time and details of our current authorised entities and representatives are available at www.ASIC.gov.au.

GENERAL OBLIGATIONS

What information do we collect?

We will collect and hold your personal information for the purposes of:

- Providing advice, products and services to you
- Managing and administering your products and services
- Verifying your identity
- Letting you know about our other products and services

The type of information collected from you includes information that is necessary to operate your account or for us to provide advice to you. We may ask you to provide personal information such as your:

- Contact details including name and e-mail address, residential and/or postal address and phone number
- Personal details including date of birth, financial goals and standing plus medical history
- Estate planning details
- Occupation and employment arrangements
- Residency status and tax file number (TFN)

This information is primarily collected from forms you have completed, or through ongoing communications with you or persons you authorise to communicate with us on your behalf such as your adviser.

We will inform you of any legal requirements for us to ask for information about you and the consequences of not giving us that requested information. For example, in addition to the personal information we will obtain from you, whenever you acquire a new product or service from us, we may require documents evidencing your identity. Such evidence may include a certified copy of your driver's licence, passport or birth certificate.

We will only solicit personal information about you where you have knowingly provided that information to us, we believe you have authorised a third party to provide that information to us, or we are obligated by law to obtain such information.

Third parties that we may need to collect information from include your financial adviser, product issuer, employer, accountant or solicitor. To verify your identity for Know Your Customer (KYC) purposes, we may also solicit personal information about you from reliable identity

verification service providers.

There are specific circumstances in which we will ask for your consent to provide sensitive information such as:

- Health information to apply for insurance or from medical practitioners when you make a claim
- Income information to apply for insurance protection or salary continuance insurance
- Details of your dependents

What if you do not give us the information we request?

You are not obligated to give us the information that we request. However, if you do not give us the information that we ask for, or the information you give is not complete or accurate, this may:

- Prevent Us Being Able To Provide You With Financial Services And/or Advice
- Prevent our services from meeting your needs or may cause you to suffer unforeseen financial consequences
- Prevent or delay the processing of your applications or insurance claims
- Affect your eligibility for specified insurance cover
- Impact the taxation treatment of your account
- Prevent us from contacting you

For example, if you elect not to provide us with your personal information as and when requested, we may not be able to provide you with financial advice due to inability to meet requirements under the Corporations Act 2001 or the Financial Adviser Standards and Ethics Authority.

USE OF INFORMATION

How do we use the information that we collect from you?

We use your personal information for the purpose for which it has been obtained and for related purposes. For example, we collect your personal information so that we can act on your request to:

- Provide financial advice to you
- Provide assistance with ancillary services such as Centrelink
- Establish your investment and superannuation accounts
- Set-up and administer a self-managed super fund
- Implement your investment instructions
- Establish and maintain insurance protection
- Report the investment performance of your account

- Keep you up to date on other products and services that may be of interest to you

We will not adopt as our own any identifiers that you may provide to us such as TFNs, Medicare numbers or MyGov details etc. They may be held on file if you have provided consent.

DISCLOSURE

Who do we give your information to?

For the purpose of providing services to you (or a related purpose), we may provide your information to other companies within the Provident Advisory Pty Ltd Group or external parties. Where personal information is disclosed, there are strict controls in place to ensure information is held, used and disclosed in accordance with the APPs.

The types of external organisations to which we may disclose your personal information include:

- Your financial adviser
- Organisations involved in providing, managing or administering our products or services such as paraplanning services, advice software vendors, external dispute resolution services, insurers, investment managers, product issuers, superannuation trustees or mail houses
- Medical practitioners and other relevant professionals, where you have applied for insurance cover or made a claim for disablement benefit
- Your personal representative, or any other person who may be entitled to receive your death benefit, or any person contacted to assist us to process that benefit
- Other Australian Financial Services Licensees or financial advisers or their agents for due diligence purposes in the event of business sales
- Financial institutions that hold accounts for you
- Professional advisers appointed by us such as auditors to ensure the integrity of our operations
- Professional advisers appointed by you (including your accountant, solicitor, executor, administrator, trustee, guardian or attorney)
- Businesses that may have referred you to us (for example your Accountant or Lawyer)

Like other financial services companies, there are situations where we may also disclose your

personal information where it is:

- Required by law (such as to the Australian Securities and Investments Commission, Australian Taxation Office or pursuant to a court order)
- Authorised by law (such as where we are obliged to disclose information in the public interest or to protect our interests)
- Necessary to discharge obligations (such as to foreign governments for the purposes of foreign taxation)
- Required to assist in law enforcement (such as to a police force)

We may also disclose your information if you give your consent.

Will my information be disclosed overseas?

It is generally unlikely that we will disclose your personal information overseas. However, we may use third-party service providers or outsourcing services that include offshore operations to provide services to you. Depending on the circumstances, the relevant countries will vary such that it is not practicable to list them here. Any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient complies with the APPs. Where we may transfer your personal information overseas, we will ensure that appropriate contractual measures are in place requiring the overseas entity to protect your personal information in accordance with our obligations under Australian privacy law.

ACCESS AND CORRECTION OF INFORMATION

Can I access my information and what if it is incorrect?

You may request access to the personal information we hold about you. We may charge a reasonable fee to cover our costs.

There may be circumstances where we are unable to give you access to the information that you have requested. If this is the case, we will inform you and explain the reasons why.

We will take reasonable steps to ensure that the personal information we collect, hold, use or disclose is accurate, complete, up to date, relevant and not misleading.

You have a right to ask us to correct any information we hold about you if you believe it is inaccurate, incomplete, out of date, irrelevant or is misleading. If we

do not agree with the corrections you have supplied and refuse to correct the personal information, we are required to give you a written notice to that effect and a statement if requested. If you wish to access or correct your personal information, contact your adviser in the first instance. You may then contact us through our offices or by writing to the Privacy officer.

PROTECTION OF THE PERSONAL AND SENSITIVE INFORMATION THAT WE HOLD

How do we protect the security of your information?

We have security systems, practices and Procedures in place to safeguard your privacy. We also train our authorised representatives and staff as to their obligations about your personal information.

We may use cloud storage or third-party servers to store the personal information we hold about you. These services are subject to regular audit and the people who handle your personal information have the training, knowledge, skills and commitment to protect it from unauthorised access, disclosure or misuse.

If you use secure sections of our websites, we will verify your identity by your username and password. Once verified, you will have access to secured content. You are responsible for maintaining the secrecy of your login details.

Our authorised representatives protect information in several ways including providing secure storage for physical records, restricting access to their office to authorised persons, and ensuring client data is regularly backed up offsite.

Risks of using the Internet

There are inherent security risks in transmitting information through the internet. You should assess these potential risks when deciding whether to use online services. If you do not wish to transmit information through electronic means, there are other ways in which you can provide information to us.

Our websites may use cookies and/or other analytics tools which may enable us to identify you, your browser or other information about you while you are using our site. These cookies may be permanently stored or temporary session cookies. They are used for a variety of purposes, including security and personalisation of services. They are frequently used on websites and you can

choose if and how a cookie will be accepted by configuring your preferences and options in your browser.

All browsers allow you to be notified when you receive a cookie and you may elect to either accept it or not. If you wish not to accept a cookie, this may impact the effectiveness of the website.

Where you choose to communicate with us by email, we may store your email, name and address with any other contact or personal details you have provided on our databases.

Retention of your personal information

We are required by law to retain certain records of information for varying lengths of time and, in certain circumstances, permanently. Where your personal information is not required to be retained under law and is no longer required for the purpose for which it was collected, we will take reasonable steps to destroy or de-identify it.

EUROPEAN UNION GENERAL DATA PROTECTION REGULATION (GDPR)

If you reside in a country that is a member of the European Economic Area (the EU and Norway, Lichtenstein and Iceland), in addition to the protection you receive under the Privacy Act, you are entitled to other protections provided by the GDPR, including, in certain circumstances, the right to:

- Have Your Personal Information Erased
- Access your personal information in an electronic and portable format
- Restrict or object to the processing of your personal information

COMPLAINTS AND BREACHES

If you believe that we have breached the APPs by mishandling your information, you may lodge a complaint with the Privacy officer.

- The Privacy officer will respond to your complaint within 30 days
- If you are not satisfied with the outcome, you may lodge a complaint with the Australian Information Commissioner (Oaic). Further information is available at www.oaic.gov.au

If you have a complaint about a breach of the GDPR, you may contact the local regulator in your European Economic Area.

We are committed to helping you have control of your personal information and so it is our practice to take reasonable steps to notify you if we are aware that we have breached your privacy.

In accordance with the Notifiable Data Breaches Scheme, if your personal information is involved in a data breach that is likely to result in serious harm to you, we will notify you and the Australian Information Commissioner

Contact Us

If you seek any further information from Provident about our Privacy Policy, please contact our Privacy Officer:

Email: info@providentadvisory.com.au

Address: **Suite 2.** Level 18, 307 Queen Street, Brisbane, QLD, 4000

Postal: GPO BOX 2961, Brisbane, QLD, 4001.

The licensee has authorized the distribution, website disclosure of information and alteration of this FSG to ensure it is up to date.