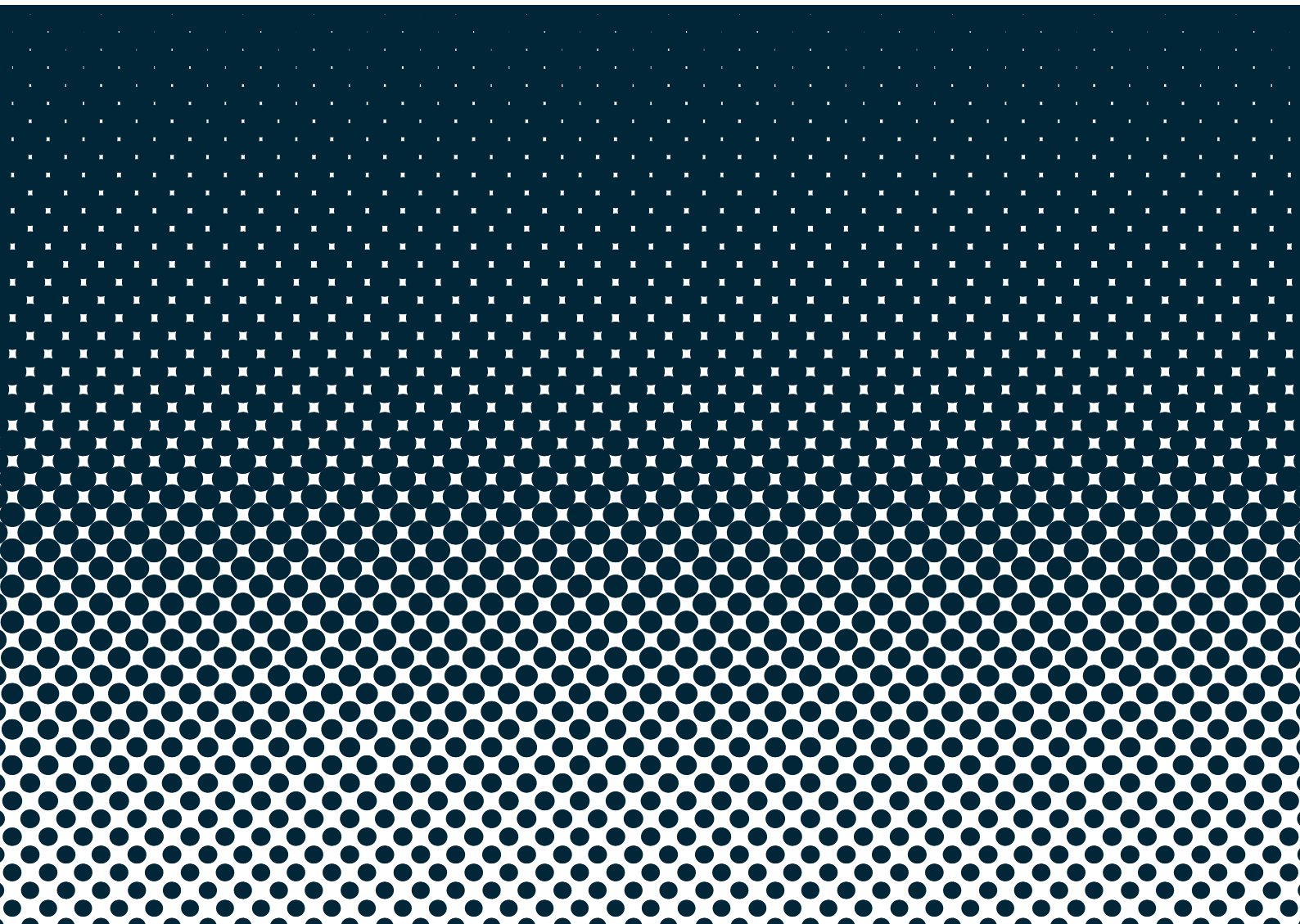


PART 1



- **FINANCIAL SERVICES GUIDE**

DATE OF ISSUE: 1 MARCH 2019



ABOUT AFFINIA

Affinia Financial Advisers Limited (Affinia) is a wholly owned subsidiary within the TAL Group of companies whose ultimate holding company is TAL Dai-ichi Life Australia Pty Limited (ABN 97 150 070 483) (TAL). Affinia is a related corporation of TAL Life Limited (ABN 70 050 109 450) and Asteron Life & Superannuation Limited (ABN 87 073 979 530) (Asteron) the life insurance providers; and of TAL Superannuation Limited (ABN 69 003 059 407) the superannuation provider within the TAL Group. Affinia's Australian Financial Services Licence (AFSL) Number is 237857 and this commenced on 19 January 2004. Affinia is a Corporate Member of both the Financial Planning Association (FPA) and the Association of Financial Advisers Ltd (AFA) and actively supports their Codes of Ethics and Conduct.

ABOUT THIS GUIDE

This Financial Services Guide (FSG) contains important information about the financial services available to you. Affinia holds an AFSL, under which your Adviser operates as an authorised representative. This FSG outlines the services that both your Adviser and Affinia offer you, and aims to assist you in deciding whether to use the services available to you. It contains information including:

- The financial services available
- How your Adviser and Affinia are paid
- Any potential conflicts of interest, and
- Dispute resolution procedures if you have a complaint.

When you receive personal financial product advice your Adviser will provide you with a Statement of Advice (SOA). This contains details of the advice provided, the basis on which it was given and information about fees, commissions and associations which may reasonably be expected to be capable of influencing the provision of the advice. However, your Adviser has an overriding obligation to act in your best interests.

If your Adviser provides you additional advice, and that further advice is related to what was included in your previous SOA (and is not provided to you in writing), you may request a copy of the record of that further advice at any time up to seven years from the date your Adviser gave that further advice to you. You can request the Record of Advice by contacting your Adviser or Affinia.

In some circumstances your Adviser will provide general financial product advice. In these situations your Adviser will provide a warning that the advice does not take into account your personal objectives, financial situation or needs and, in these circumstances, you will not be provided with an SOA.

When you receive personal or general advice to acquire a particular financial product, your Adviser will provide you with a Product Disclosure Statement (PDS). This contains information about a particular product and will assist you in making an informed decision about that product.

If you ask to purchase a specific product you will be provided with the appropriate PDS.

This FSG has been authorised for use by Affinia.

YOUR ADVISER

Your Adviser is an authorised representative of Affinia Financial Advisers Limited. They will be acting on behalf of Affinia when they recommend financial products to you. Affinia is responsible for any of the financial services provided, including the distribution of this FSG. You should also receive Part 2 of this FSG, the Adviser Profile, with this Part 1 of the FSG. Part 2 provides more detailed information about your Adviser.

ADVISORY SERVICES

Affinia is authorised to provide financial product advice and deal in the following areas:

- Basic Deposit Products
- Deposit Products other than Basic Deposit Products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance – Risk
- Life Insurance – Investments
- Managed Investment Schemes (including Investor Directed Portfolio Services)
- Retirement Savings Accounts
- Securities
- Standard Margin Lending Facility
- Superannuation.

The Adviser Profile sets out which of these financial services your Adviser is authorised to provide as an authorised representative of Affinia.

Affinia may also provide the following advisory services:

- Financial Advisory Services
- Financial Planning
- Superannuation Rollover Advice
- Investment Advice
- Social Security Advice
- Succession Planning
- Savings Plans
- Portfolio Reviews.

A financial product will only be recommended to you after it is considered suitable for your individual needs, objectives and financial circumstances.

Affinia is registered with the Tax Practitioner's Board as a Tax (Financial) Adviser. A Tax (Financial) Advice service is:

- Provided in the context of the advice provided by a financial adviser under an AFSL; and
- The part of financial advice that interprets and applies the tax laws (including tax, superannuation and SMSF laws) to the personal circumstances of a client.

Whilst Affinia is registered as a Tax (Financial) Adviser, we are not registered tax agents and only provide services directly related to the nature of the advice provided to you. We recommend you consult a registered tax agent to confirm your taxation position for matters beyond the scope of this advice.

Affinia also has access to specialist advice on tax and estate planning. Where required, these specialist areas of advice will be provided only by referral. Whether you use the specialist referred to you, or a professional that you currently have an involvement with, they will be responsible for the advice provided to you. If you require advice on a wider range of products or complex issues you may be referred to another financial services provider.

YOUR ADVISER'S RESPONSIBILITIES TO YOU

Your Adviser will:

- Where personal advice is given, act in your best interests and only provide personal advice that they reasonably consider is appropriate, having regard to your personal circumstances

- Where personal advice is given, give priority to your interests if a conflict exists between your interests and the interests of your Adviser, Affinia or an associate of these
- Generally only advise within Affinia's approved product list
- Deal if directed but only with your approval
- Take instructions from you
- Subject to any registration rules which may be applicable, consider but not advise on tax issues other than as a Tax (Financial) Adviser, and
- Not ask you to sign blank documents.

YOUR RESPONSIBILITIES TO YOUR ADVISER

It is expected that you will:

- When you are seeking personal advice, tell your Adviser about your personal objectives, current financial situation and any other relevant information so they can offer you the most appropriate advice. If you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation
- Where required, provide your Adviser with complete and accurate information
- Update your Adviser as required with any changes in your personal situation
- Not sign blank forms
- Carefully consider their advice when making decisions about financial products, and
- Carefully consider the implications or risk associated with any recommendations in your SOA before making a decision relating to a financial product.

YOUR INFORMATION AND PRIVACY

We collect, use, disclose, secure and manage your personal information in accordance with the Privacy Act 1988 (Cth), the 13 Australian Privacy Principles and any relevant privacy codes. Affinia is well aware of the importance of maintaining the confidentiality of the personal information you disclose to your Adviser and we take all reasonable steps to handle the information you provide in accordance with your expectations and our obligations. Generally your personal information is collected for the purpose of providing our financial services to you such as providing you with financial advice and access to products you may require. The way in which your information is collected, used and disclosed is explained in the Affinia Privacy Policy. You can access this at www.affinia.com.au or by contacting Affinia you can obtain a copy free of charge. The accuracy of the information you provide is important. If you need to update or correct any information, please let your Adviser know.

From time to time we may disclose your personal information to other individuals and organisations in connection with providing products and services to you.

Generally you are entitled to obtain access to the information which we hold about you, subject to limited exceptions and should you require access to information you can either contact your Adviser or Affinia directly.

If you have any questions regarding the privacy of your personal information or questions about our information handling practices you can contact us to discuss. However, should you want to know more about privacy rights and other privacy issues, there are a number of useful resources available at the website of the Office of the Australian Information Commissioner at www.oaic.gov.au

OUR ASSOCIATIONS AND RELATIONSHIPS

It is important that you are aware of the relationships we have with other service providers so you can decide on the services you wish to use.

We are a member of the TAL group of companies. As such we are affiliated with:

- TAL Life Limited (TAL Life) ABN 70 050 109 450, AFSL 237848; and
- Asteron Life & Superannuation Limited (Asteron) ABN 87 073 979 530, AFSL 229880.

If our adviser recommends a product issued by the TAL group company or if our adviser provides general or personal advice on a product ('financial advice') issued by TAL group company and that product is issued by such TAL group company to you, the TAL Group company may benefit from the financial advice provided by our advisers by receiving fees (including product, administration, investment or management fees) they charge on that product. The amount and calculation of those fees are shown in the relevant product disclosure document. Further, we and your adviser may also benefit if a TAL group company product is issued to you, or a TAL group company product you hold is varied, as a result of the financial advice provided to you. You can request details of this remuneration from us before you apply for your TAL group product - see the contact us section for details.

Companies in the TAL group may provide services, and obtain fees and charges or other benefits from the product issuer or service provider if you obtain a product or service from a company in the TAL group. These relationships will be detailed in the relevant disclosure document (and any FSG and/or SoA that your adviser is required to give you).

Where we enter into transactions with related parties, we operate in accordance with the related party protocols and TAL policies and procedures which require us to transact on terms that would be reasonable if the parties were dealing at arm's length.

FEES AND COMMISSIONS

There are various ways payment is received and distributed by your Adviser and their associates for the services provided. You may be charged a set fee, an hourly rate or your Adviser and their associates may receive commissions directly from the financial product issuer whose products are recommended to you.

Part 2 of this FSG, the Adviser Profile, contains further information detailing fees and commissions as well as other benefits your Adviser and their associates may receive for the services they provide.

Affinia or its Advisers may be entitled to receive partnership payments from product issuers, including TAL and Asteron. This may be by way of additional commission (including amounts additional to the rates of commission disclosed in Part 2 of this FSG), a rebate of some or all of the fees that your Adviser pays to Affinia, or other payments and may depend on the volume of business Affinia and its Advisers collectively or individually place with a product issuer.

Affinia may have these types of arrangements in place with any product issuers on its approved product list (APL). A copy of Affinia's APL is available on request from your Adviser or Affinia.

Your SOA outlines the specific amount of any initial and ongoing commissions, fees, charges and other benefits that are paid to any person as a result of the financial products or services you obtain. It will also explain how the commissions, fees, charges and other benefits are calculated.

If your Adviser only provides general advice, you can request further details about how remuneration is calculated, provided you do so within a reasonable time after receiving this FSG and before you receive a financial service.

If your Adviser recommends a financial product, the issuer of that product will receive a benefit which may be in the form of a premium, entry fee or management fee. This is fully explained in the relevant PDS.

If you enter into an ongoing fee arrangement with your Adviser you will be sent a Fee Disclosure Statement (FDS) annually. The FDS notes the services you were entitled to receive, the services you actually received and the fees you paid for those services in the previous 12 months.

An ongoing fee arrangement is an arrangement under which you are charged an ongoing fee during a period of more than 12 months for personal advice (but does not include commissions paid to Advisers). Where you enter into an ongoing fee arrangement after 1st July, 2013 your adviser is required to send a renewal notice to you every two years. Your ongoing fee arrangement will only be able to continue if you respond to this notice.

If personal advice is provided, when you are happy with the recommendations and information in your SOA, you need to authorise your Adviser to implement the recommendations by signing it.

REFERRALS

If you are referred to your Adviser or Affinia by someone else, and they are paid a fee or commission for that referral, your SOA will show the amount of that fee or commission, or you can request this information from your Adviser.

ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING ACT 2006

Affinia has a number of obligations under the Anti – Money Laundering and Counter Terrorism Financing Act 2006 (Cth), “AML / CTF obligations”.

These AML / CTF obligations may require us to carry out procedures to identify you and to verify the identification information you provide. In some circumstances AML / CTF obligations require us to report certain information about our clients to relevant authorities, including the Australian Transaction Reports and Analysis Centre (AUSTRAC). Where legally permitted or obligated to do so, we may disclose that information to regulatory or law enforcement agencies, to our related bodies or to other third parties. The AUSTRAC website at www.austrac.gov.au provides information relating to the AML / CTF obligations.

PROFESSIONAL INDEMNITY

As a subsidiary of TAL, Affinia, its employees and its representatives are indemnified under Professional Indemnity Insurance secured by TAL. That insurance covers work done for Affinia, by its representatives and employees. These arrangements satisfy the compensation requirements for an AFS licensee under section 912B of the Corporations Act.

FURTHER ENQUIRIES

If you have any further questions about the financial services outlined in this FSG, please contact your Adviser in the first instance. Alternatively, you can contact Affinia on 1300 AFFINIA (1300 233 464).

Please retain this document for your reference and any future dealings with your Adviser or Affinia.

This Financial Services Guide (FSG) comes in two parts: this document which is Part 1, and Part 2, the Adviser Profile.

IF YOU HAVE ANY CONCERNS OR COMPLAINTS

At Affinia we strive to ensure that you are satisfied with the services we provide. However, we acknowledge that there may be instances, from time to time, where individuals may have some concerns, or be dissatisfied, with the services we deliver. If this is the case, certain avenues exist through which you may seek a resolution.

It is Affinia’s experience that many concerns or complaints arise from miscommunication and can usually be resolved through consultation with your Adviser. Affinia therefore encourages you in the first instance to contact your Adviser to discuss the issue. Your Adviser’s contact details may be located in Part 2 of this FSG, within the Adviser Profile.

If the matter is not satisfactorily resolved by contacting your Adviser, or if you would prefer to contact Affinia directly to discuss the issue, we have an internal complaints process through which we may review, and seek to address, your concerns. In these circumstances your complaint will be escalated to our National Manager, Advice and Research, and where appropriate, forwarded to our Professional Standards team for consideration. Affinia will aim to resolve your complaint quickly and fairly and will communicate our proposed solutions to the issue with you, in writing, within 45 days of receipt of your complaint at the address detailed below.

National Manager – Advice & Research

Affinia Financial Advisers Limited
GPO Box 5380 Sydney NSW 2001
T 1300 AFFINIA (1300 233 464)
E hello@affinia.com.au

If you remain dissatisfied with the outcome provided by our internal complaints process, you are entitled to refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an external, independent body offering free and accessible dispute resolution services to individuals who have been unable to satisfactorily resolve their complaint. Different terms of reference are applied by AFCA depending on whether your complaint relates to a life insurance product or a general insurance product. Please refer to the AFCA website for details. Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

The AFCA contact details are set out below:

AFCA

Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001
T 1800 931 678 (free call)
E info@afca.org.au
W www.afca.org.au

AFFINIA FINANCIAL ADVISERS LIMITED

ABN 13 085 335 397 AFSL No. 237857
Level 16, 363 George Street
Sydney NSW 2000
GPO Box 5380 Sydney NSW 2001
T 1300 AFFINIA (1300 233 464)
E hello@affinia.com.au
www.affinia.com.au

AFFINIA PRIVACY STATEMENT

February 2018

Introduction

We understand that people want the information that they give to organisations to be treated with respect and confidentiality. Protecting your information is an important part of maintaining trust between us and our customers and by handling information in a secure manner we build strong business relationships.

This summary sets out the key points about how Affinia handles personal information. We collect, hold, use and disclose personal information to carry out our business functions and provide our financial planning services to you. The obligations contained in the Privacy Act 1988 (Cth), the 13 Australian Privacy Principles and any registered APP Code are those that apply to our practices for handling personal information.

More information can be found in our main privacy policy.

Collection of personal information

We usually collect personal information (including sensitive information) from you or by a person or entity representing you when we provide our services including when we provide financial planning services to you.

We may collect personal information (including sensitive information) from third parties or publically available sources to enable us to provide our products and services to you.

We may also collect personal information (including sensitive information) through our websites and social networking services such as Facebook and Twitter.

Disclosure of personal information

Where permitted by current privacy legislation we disclose information about you to authorised people, organisation and Government agencies.

Generally we don't disclose sensitive information about you unless you agree, you would reasonably expect us to, or we are permitted by current privacy legislation to disclose that information.

In limited circumstances we disclose personal information overseas where permitted by current privacy legislation. This includes the use of Cloud computing and web traffic information we collect using Google Analytics may also be stored overseas.

Assessing and correcting personal information

In most cases when you request access to personal information that we hold about you we will provide you with that information. There are limited exceptions under current privacy legislation where we are not obligated to provide you with that information. It is important that the information about you is complete and accurate and we take reasonable steps to update your information when we become aware that it is out of date or incorrect.

Our complaints process

We have a formal complaint process to deal with any issue that you may have regarding how we have handled your personal information. Generally we respond to complaints within 45 days. If you remain dissatisfied with the outcome of the complaint process, you can get your complaint reviewed by a completely independent complaints handling entity.

Our contact details

Mail Level 16, 363 George Street, Sydney NSW 2000
Phone 1300 233 464
Email hello@affinia.com.au
Website www.affinia.com.au



● **FINANCIAL SERVICES GUIDE**

PREPARED ON 16 JULY 2020

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG. This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

MY DETAILS

Name	Marcus Cameron Nicholls
Business Name	Now Prosper Pty Ltd
Address	Suite 5B, 1 Somerset Avenue, Narellan NSW 2567
Postal Address	GPO Box 4216 SYDNEY NSW 2001
Telephone	1300 238 497
Mobile	0411 429 493
Email	marcus@nowprosper.com.au
Website	nowprosper.com.au



Now Prosper Pty Ltd ACN 620 593 179 ATF The Now Prosper Trust ABN 41 661 054 239 (Rep No. 1257864) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Now Prosper Pty Ltd are listed above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf and am authorised by Affinia to distribute this FSG.

Authorised Representative Number: 290033

Qualifications

- Diploma of Financial Services (Financial Planning)
- Advanced Diploma in Financial Services (Financial Planning)
- Self – Managed Superannuation Funds

Experience

Marcus is the Director and Principal Financial Planner at Now Prosper with offices in Sydney CBD and Macarthur area. He has been actively involved in the financial services industry since 2004.

Prior to that, Marcus worked with a Japanese Merchant Bank in their accounting department, before venturing into financial planning with one of Australia's oldest wealth management companies. Marcus' workplace experience has allowed him to develop and advise in a range of areas including Self-Managed Super Funds, Wealth Planning, Protection Planning for Individuals and Businesses, and Retirement Planning.

How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under “My financial services” by telephone, fax or email. Please refer to my contact details above.

Professional Memberships

- FPA – Financial Planning Association
- AFA – Association of Financial Advisers

MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments, including Investor Directed Portfolio Service (IDPS)
- Retirement Savings Accounts
- Superannuation, including Self-Managed Superannuation funds
- Securities

FEES AND COMMISSIONS PAID TO AFFINIA

Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as a percentage of the premium paid by you. The commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 66% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions may be paid regularly by the product provider for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% and 22% (GST inclusive) of the renewal premium. For level commission arrangements this will be up to 30% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$330. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$110 (assuming upfront commission arrangements and there is no change to the premium you pay in subsequent years).

Fees and Charges

Fees may be charged for the services I provide. These fees will be agreed upon and confirmed to you prior to any service provided. The way that fees are charged will depend on the type of arrangement you have in place with me. The arrangement we have will either be an ongoing fee arrangement or an annual service arrangement. Current fees and charges (GST inclusive) are:

Advice Preparation Fees

Fees for the preparation of your advice may range from \$4,400 to \$8,800.

Advice Implementation Fees

Fees for the implementation of your advice may be a set fee between \$4,400 and \$8,800.

Ongoing Advice or Annual Service Fees

If you are on an ongoing fee arrangement, the fee for your ongoing service may be:

- a set fee between \$3,300pa and \$6,600pa which may be deducted from your investment account or invoiced to you directly; or
- a fee that is calculated as a percentage of your total portfolio between 0.77%pa and 1.10%pa which may be deducted from your investment account or invoiced to you directly.

If you have an annual service arrangement, service fees may be:

- a fixed fee of between \$3,300 and \$6,600 payable in one lump sum or in instalments; or
- a fee calculated as a percentage of your total funds under advice between 0.77%pa and 1.10%pa payable in one lump sum or in instalments; or
- a fee calculated at an hourly rate of \$550 per hour based on the time we have spent providing services to you.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice.

How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you, Now Prosper (CAR) is paid 100% of the commission and fees paid to Affinia.

I am a Director of Now Prosper which pays me a dividend and/or fee from the commission and fees received.

Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

Referrals

If you have been referred to us or we refer you to someone else, we may have arrangements in place to or receive a referral fee, commission, or other benefit.

Details of any arrangement will be provided in our written advice to you.

Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

Table - Details of arrangements for referrals from a third party:

Name of referral partner	Payment we provide for the referral	Example
Fitzpatrick Group	50% of both Fee for Service and upfront/ongoing insurance remuneration.	If we provide services with an amount of \$2,200 inc GST, Fitzpatrick Group will receive \$1,100 inc GST.
Stratosphere Property Services Pty Ltd	20% of Risk/Insurance policy revenue received.	If we provide insurance advice and revenue received for this service is \$2,000 inc GST. Stratosphere Property Services Pty Ltd will receive \$400 inc GST. If we receive \$1,000 inc GST at anniversary of the policy, Stratosphere Property Services Pty Ltd will receive \$200 inc GST.
Rightway Mortgage Solutions	Nil	If we provide services with an amount of \$1,200 inc GST, Rightway Mortgage do not receive any monetary benefit.
Sage Loan Services	Nil	If we provide services with an amount of \$1,200 inc GST, Sage Loan Services do not receive any monetary benefit.

Referrals to a third party

At present we do not have any formal referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Table - Details of referral arrangements in place:

Name of referral partner	Services	Payment we will receive for referral	Example
Fitzpatrick Group	Accounting, Registered Tax Agent.	Nil	We do not receive any referral fees.
AJC Financial Solutions	Mortgage Broking	Nil	We do not receive any referral fees.

Please note that Affinia Financial Advisers Limited is not responsible for the advice and services provided by these providers.



Marcus Nicholls

Director | Financial Planner

AFP®, LRS®, Adv Dip FS(FP)

I help people understand and commit to achieving their lifestyle and financial dreams.

About Marcus

Marcus enjoys watching the sunrise over the water and catching up with his family and friends. Before the sun is up Marcus is normally found in the gym or walking his dog to the coffee shop.

On the weekend he chases the little white ball around the golf course or is chasing his dog in the ocean.

We love helping people from all walks of life to gain clarity and get ahead financially.

“”

Professional Experience

Marcus has over 14 years of experience in the financial planning industry. During that time he has worked with one of Australia's oldest wealth management companies, ANZ Financial Planning and several boutique financial services firms providing comprehensive financial planning advice to families, business owners and individuals.

He brings this wealth of experience and dedication to all of his clients.

Adviser Role

My role is to advise families, individuals and business owners on how to manage and improve their current financial situation. I work with them to design and implement appropriate strategies to help them achieve their lifestyle and financial goals.

To provide ongoing feedback and recommendations at client reviews, and important lifestyle and legislative changes. Marcus is the Principal Financial Planner and a director of NowProsper and may be entitled to bonuses or other benefits.

Qualifications

Marcus holds an Advanced Diploma in Financial Services (Financial Planning).

Marcus is a member of the Financial Planning Association (FPA) and Association of Financial Advisers (AFA).

Suite 5b, 1 Somerset Avenue, Narellan NSW 2567

1300 238 497 | marcus@nowprosper.com.au

Now Prosper Pty Ltd ACN 620 593 179 | **Adviser Name:** Marcus Nicholls

Authorised Representatives of **Affinia Financial Advisers Limited** ABN 13 085 335 397 AFSL 237857 **Registered**

Address: Level 16, 363 George Street, Sydney NSW 2000

Postal: GPO Box 5380, Sydney NSW 2001 | 1300 AFFINIA (1300 233 464) | hello@affinia.com.au | affinia.com.au