



FINANCIAL SERVICES GUIDE

PRP FINANCIAL SERVICES PTY LTD | 521389

VERSION 1.6 | 20.03.2026

**UNDERSTANDING THE ADVICE
PROCESS AND OUR RELATIONSHIP
WITH YOU**

PURPOSE

This Financial Services Guide (FSG) explains the financial services and advice provided by PRP Financial Services and your Financial Adviser Don McNab, who is an authorised representative of PRP Financial Services. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, our related parties and potential conflicts of interests, how we manage privacy and complaints. It also contains information about how we are paid and fees you may be charged.

This FSG contains an Adviser Profile for your Adviser. It contains important information about your Adviser including relevant authorised representative number, qualifications, and areas of authorisation.

Please take the time to review the FSG and Adviser Profile before engaging our services.

NOT INDEPENDENT

PRP Financial Services Pty Ltd and your adviser may receive commissions associated with the issue of life insurance products. We may receive benefits from product issuers.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

As your advisers we are required to act in your best interest and will only recommend any associated products if we believe they will meet your needs.

HOW TO CONTACT US



PO Box 13, Bentleigh East VIC 3165



03 9570 4565



dputland@prpfs.com.au



<https://centreofwealth.com.au>



FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

PRP Financial Services can offer the following services and products Your Adviser's specific authorisations are included within their personalised Adviser Profile



WEALTH CREATION AND INVESTMENTS

- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Gearing



SUPERANNUATION AND RETIREMENT PLANNING

- Personal Superannuation
- Corporate Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Self-Managed Superannuation



WEALTH PROTECTION

- Term Life Insurance
- Total and Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Business Insurance
- Insurance Claims Assistance



OTHER FINANCIAL PLANNING SERVICES

- Budgeting & Cashflow Management
- Debt Management
- Estate Planning Assistance



THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps

ENGAGEMENT & DISCOVERY

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a Client Data Form and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A Risk Profile Questionnaire may be used to document and agree upon your level of risk tolerance. Your Adviser may also use an engagement document to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.

STRATEGY AND PERSONAL ADVICE

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a Statement of Advice. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant Product Disclosure Statement (PDS). The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

IMPLEMENTATION

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant Product Application Form. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a Health Questionnaire. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

our Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a Record of Advice and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An Ongoing Fee Arrangement may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a Fixed Term Arrangement with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a Consent Form that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer

HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.



REMUNERATION

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you.
- Commissions paid by insurance providers.

The following table summarises the types of fees or commissions that are applicable to the services that we provide. Before providing you with advice, your Adviser will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Initial
SoA Preparation & Implementation Fee	Up to \$6,500
Adviser Service Fee (asset based) *	Up to 1.25% per annum
Insurance Claims handling	Up to \$3000

Remuneration	Initial	Per Annum
Insurance commission	0% to 66%	0% to 35%

*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover. For example, a 1% Adviser Service Fee based on a \$200,000 investment would equal a \$2,000 fee payable.

YOUR ADVISER

All fees and commissions are initially paid to PRP Financial Services before being distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended

BENEFITS, INTERESTS AND ASSOCIATIONS

The financial planning business and I have arrangements with parties that may be capable, or reasonably seen to be capable, of influencing the advice provided to you. These arrangements may include payments or benefits and/or situations where another party may benefit financially if you utilise certain services or products.

Where applicable, details of any benefits or payments will be disclosed to you in writing at the time advice is provided.

Referral Parties

External stockbrokers used to facilitate the purchase and sale of direct shares. Where shares are transacted through these brokers, Leverington Financial may receive a referral payment of up to 20% of the brokerage charged. This is paid as a one-off referral fee.

Product Arrangements

Investment platforms and product providers that may be recommended as part of financial advice.



If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Claims team to discuss your complaint.

Phone 0407 694490

Online www.centreofwisdom.com.au

Email lecia@cwgroup.com.au

Mail Lecia Putland PO Box 13 Bentleigh East VIC 3165

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.

3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.

4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone: 1800 931 678 (free call)

Online: www.afca.org.au

Email: info@afca.org.au

Mail: GPO Box 3
Melbourne VIC 3001

COMPENSATION ARRANGEMENTS

We have professional indemnity insurance in place that complies with the Corporations Act 2001. Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

PRP Financial Services respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy here <https://www.centreofwealth.com.au>

ADVISER PROFILE



DONALD MCNAB

AUTHORISED REPRESENTATIVE NO: 302160

HANAYA PTY LTD IS A
CORPORATE AUTHORISED REPRESENTATIVE NO: 424289

Contact Details

The Leverington Financial Group
4/76 East Boundary Rd, Bentleigh East VIC 3165
PO Box 1171 Camberwell Vic 3124

Mobile: 0417 568 799

Email: don@leverington.com.au

Web: www.leverington.com.au



About Me

I hold the following qualifications:

- BBus Dip. FS

I hold the following membership

- Association of Financial Advisers

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Life Insurance
- Budgeting and Cashflow Management
- Debt Management

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