

BUSINESS PROFILE, FINANCIAL SERVICES AND CREDIT GUIDE

September 2023





Judy's Journey

**BRET BRINGS CLARITY.
HE EXPLAINS EVERYTHING
IN A WAY I UNDERSTAND THAT
IS ORGANISED, THOROUGH
AND PERSONABLE.**

WHO IS AMBROSE ADVISORY?

At Ambrose Advisory, we support our clients' quality of life and help them realise their goals by ensuring smart financial choices are consistently made.

By providing a professional, discrete and conflict free advocacy service, we help our clients co-ordinate the management of their personal financial affairs to create more discretionary time.

The result is our clients have greater freedom to pursue their passions and spend more with those they love rather than overseeing, thinking or worrying about their money.

Ambrose Advisory is a boutique financial planning practice owned and operated by Bret Ambrose.

Bret's vision is to bring complete financial coordination to a small community of clients, in a way that is personal, enjoyable and focussed on helping them improve their quality of life.

Personalised services focus on guiding and advocating your financial position in line with your personal objectives, whilst also applying the latest academic, market and legislative research.

Investment portfolio advice and planning favours academic evidence over market speculation – with a focus on achieving a reliable investment experience, efficient portfolio management, high quality portfolio administration, low fees, and disciplined portfolio review philosophy.

As a family owned and run practice, Ambrose Advisory has no links or ties to any financial institutions or product providers. This freedom from public influence provides our clients with the greatest potential for financial success.

We are licensed through the privately owned FYG Planners Group which has over \$3 billion in funds under advice.

LACK OF INDEPENDENCE

Pondus Pty Ltd trading as Ambrose Advisory is not independent, impartial or unbiased because we receive commissions for the advice we provide on life risk insurance products.



**A family owned practice with more than
20 years financial services experience.**

WHO IS OUR CLIENT?

Our clients are people with varying goals, incomes and lifestyles. They include small business owners, executives and senior legal professionals who are busy and greatly value having more discretionary time.

An ideal client is:

1. A financial delegator who places a high value on spending time with people, pursuits and passions that enhance their quality of life.
2. Someone who enjoys simplicity. They value the expertise of a coordinated team of subject matter experts and benefit by being committed to implement and follow our advice.
3. Someone who values the freedom that comes from having all their financial affairs under the coordinated guidance of a single trusted adviser.
4. Someone who will happily invest in our service. They realise the true value of what they receive far exceeds the cost and appreciate having complete transparency of every cost they do pay.



AMBROSE ADVISORY SERVICES

Ambrose Advisory will help identify ways to maximise the benefits from your existing financial resources.

We have extensive experience in the following:

- Investments (Reliable Asset Class Investing)
- Wealth Accumulation Planning
- Superannuation
- Retirement Planning
- Estate Planning
- Government Benefits (e.g. Centrelink)
- Saving and Budgeting Disciplines
- Risk Review and Risk Insurance
- Business Succession Planning
- Business Continuation Insurance
- Taxation Matters
- Salary Packaging
- Finance and Debt Management



BRET AMBROSE

Bret is a Certified Financial Planner®. He holds a Post Graduate Diploma in Finance from the Securities Institute of Australia (now known as Finsia) and a Bachelor of Business – Banking and Finance (Accounting) from QUT.

Bret is a member of the Financial Planning Association of Australia Limited.

Authorised Representative
Number: 242301

Credit Representative
Number: 439549

ADVISER PROFILE

Bret Ambrose commenced his career with Pembroke Financial Planners in March 1995 after graduating in 1994 with a Bachelor of Business in Banking and Finance (Accounting) from Queensland University of Technology in Brisbane.

Bret won the State Prize in Portfolio Management in 1997 during his post graduate studies with the Securities Institute of Australia (now known as FINSIA) and attained his Certified Financial Planning accreditation in 1998.

Bret wrote and lectured the inaugural Retirement and Estate Planning subject for Griffith University's Grad Dip in Financial Planning in 2000.

During these early years in his career Bret gained experience in financial planning, portfolio

construction, retirement planning, estate planning and assisting clients coordinate and simplify their financial affairs.

During this time he expanded his experience with a number of advisory groups until he commenced his own business in 2001. At this time he merged his business with like-minded advisers and edc wealth management was formed as a partnership. Bret has been self-employed since.

After 15 years in practice based at Park Road, Bret and his edc partners decided to forge separate paths, and in 2016 Bret established Ambrose Advisory based in Ashgrove.

Today, Bret's focus is to support his clients' quality of life and help them realise their goals by

ensuring smart financial choices are consistently made.

Bret is married to Cheree and together they have three children, Finlay, Elspeth and Wilson.

When not in the office, Bret enjoys time in the garden at home, time with his kids at Southport SLSC nippers or time at the family farm located in Boonah.



Bret believes clients' value:

1. Clarity and confidence about their future
2. Goal achievement
3. Discretionary time to pursue their passions and spend more time with those they love

This Financial Services & Credit Guide (FS&CG) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with any financial service. The matters covered by the FS&CG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, as well as details of our internal and external dispute resolution procedures and how you can access them. The distribution of this FS&CG by Pondus Pty Ltd trading as Ambrose Advisory, has been authorised by FYG Planners Pty Ltd as the authorising licensee.

This FS&CG is provided to help you decide whether you wish to adopt any of the services we provide.

You should be aware that you are entitled to receive a Statement of Advice (SOA) whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given and information about fees and any matters which may have influenced the provision of the advice. On an ongoing basis, a Record of Advice (ROA) will be provided in relation to minor specific advice instead of an SOA, if there have been no significant changes in your personal circumstances or the basis of our advice has not significantly changed since we last provided a SOA.

Key information is set out below:

WHO WILL BE PROVIDING THE FINANCIAL SERVICE TO ME?

Pondus Pty Ltd (ABN 45 081 211 798) trading as Ambrose Advisory (“Ambrose Advisory”) is a corporate Authorised Representative (No. 344622) and Credit Representative (No. 439551) of FYG Planners Pty Ltd (“FYG Planners”) as the authorising Licensee.

Ambrose Advisory contact details are:

Address: 40 Ashgrove Avenue, Ashgrove QLD 4060
Telephone: 07 3833 9699
Email: bret@ambroseadvisory.com.au
Web: www.ambroseadvisory.com.au

FYG Planners Pty Ltd, ABN 55 094 972 540, holds an Australian Financial and Credit Services Licence (No. 224543). FYG Planners contact details are as follows:

FYG Planners Pty Ltd

Address: Level 1, 41 Mount Street, Burnie Burnie TAS 7320
Telephone: 03 6440 3555
Facsimile: 03 6440 3599
Email: mail@fygplanners.com.au

WHO IS MY ADVISER?

Your adviser will be Bret Ambrose. Bret is specifically authorised by Ambrose Advisory to act as its representative in providing financial services to clients and has specific formal industry qualifications. Please refer to his Adviser Profile.

WHO DO YOU ACT FOR WHEN YOU PROVIDE FINANCIAL SERVICES TO ME?

Pondus Pty Ltd trading as Ambrose Advisory is an authorised representative of FYG Planners Pty Ltd and FYG is responsible for the provision of all financial advice given to you.

FYG’s Investment philosophy has been created in adherence with the obligations to you as a client outlined by *The Corporations Act 2001*, the Financial Planners and Advisers Code of Ethics 2019 and FYG’s own Code of Conduct.

Pondus Pty Ltd trading as Ambrose Advisory acts for you to deliver objective advice in your best interest in line with FYG’s investment philosophy.

WHAT KIND OF FINANCIAL SERVICES ARE YOU AUTHORISED TO PROVIDE TO ME AND WHAT KIND OF PRODUCTS DO THOSE SERVICES RELATE TO?

Ambrose Advisory is authorised by FYG Planners to offer you the following services:

- Financial planning and investment advice
- Superannuation and rollover advice
- Self-managed superannuation fund advice
- Retirement planning advice
- Estate planning advice of a general nature
- Life insurance advice
- Ongoing monitoring of your portfolio
- Investment portfolio management
- Centrelink benefits planning
- Margin lending and gearing strategies

HOW DO YOU RESEARCH PRODUCTS AND SERVICE PROVIDERS?

Each investment, insurance product or financial service that is recommended undergoes extensive research. FYG Planners undertakes extensive in-house analysis and sources qualitative research from a number of independent research houses. Only investments, insurance products and financial services that qualify for inclusion on our preferred product list will be recommended.

**ULTIMATELY
OUR GOAL
IS TO ACT
SOLELY IN
OUR CLIENT'S
INTERESTS.**



WHAT TYPE OF ADVICE DO YOU OFFER ME?

We operate a formal process to ensure we are able to gain a thorough understanding of what is important to our clients as well as clearly define and financially target their goals.

This process outlines the advice we provide:

PROGRESS MEETINGS

Upon implementation of your plan, to ensure you have the highest likelihood of success and peace of mind of knowing that your finances are appropriately managed, we agree to an ongoing service level that will best suit you. This will ensure that your strategy is regularly reviewed and updated to remain appropriate for you.

Three Meeting Process

Our premium and most effective service is where we present to you in person three Progress updates each year (every 4 months) to update you on your plan's progress and course correct your strategy as required.

This is a proactive service where we regularly draw on the expertise of your other advisers such as Accountants, Lawyers and Brokers on an ongoing basis through the course of a year. The three meetings are Safety Review, Goal Outlook and the Annual Progress Update.

Annual Progress update

We offer an Annual Progress Update service to update you on your plan's progress and course correct your strategy as required. This service ensures you are aware of the important points to keep your plan on track and allows you to coordinate with your own advisers to ensure recommendations are implemented. We meet annually for the Annual Progress Update to benchmark your progress and ensure you keep your plan on track.

DISCOVERY MEETING

Without obligation or cost, we meet to determine whether there is a basis for forming a long term professional relationship. During this meeting we discuss what is important about money to you, your goals, important relationships, your income and asset position, other advisers, what you expect from the financial planning process and your interests. If appropriate, we may offer our 2nd opinion service.

2ND OPINION AND FRM MEETING: JOURNEY FOUNDATIONS

We offer this meeting and if accepted by you we review our earlier conversation, model the outlook of your current financial position, review the costs of your current investment strategy by undertaking a high level Truth in Fees review and discuss in detail your Values and Goals. During this meeting we will also present to you, if appropriate, our offer for an Ongoing Advice and Progress Update service that includes the preparation of your financial advice.

DUE DILIGENCE AND ADVICE: INITIAL PLANNING AND MAPPING OUT OF THE JOURNEY

We offer to undertake a thorough review of your current financial situation, model in consultation with you planning options to help you determine and us to develop a personalised financial plan (Statement of Advice) for you. This may take months of review and fine tuning to ensure we are able to understand and know your entire financial position from which formal and informed recommendations may be presented to you. We work collaboratively with you and your other advisers during this time to develop your plan.

We will advise and explain for you how best to structure your affairs relating to investment, retirement planning, superannuation planning, taxation, estate planning, borrowing, income and expenditure planning perspectives.

During this phase, we also assist you implement the recommendations in a manner that is timely for you.

MORE IMPORTANT THAN 'DOING WHATEVER YOU WANT' IS 'KNOWING WHAT YOU WANT TO DO'.



HOW WILL I PAY FOR YOUR ADVISORY SERVICES?

Fee for service: We will provide you with an invoice for the services we provide or arrange to debit your portfolio; the choice is yours.

or

Insurance Commission or Brokerage: Commission or brokerage payments come from commission brokerage paid to Pondus Pty Ltd by FYG Planners, who in turn receives them from the life insurance companies whose products we recommend to you.

or

Loan/Credit Facility Commission or Brokerage: Commission or brokerage payments come from commission or brokerage paid to Pondus Pty Ltd by FYG Planners, who in turn receive them from the lending organisations whose products you choose to purchase.

IF YOU CHARGE ME A FEE FOR THE SERVICE YOU PROVIDE, HOW ARE THE FEES CALCULATED AND PAID?

Prior to providing you with any advice, we will outline for you, and agree prior to any commitment by you, all fees to be charged.

Advice fees are exclusive of GST and payable by you at the following stages:

1. Discovery Meeting

This is an obligation and cost free appointment.

2. 2nd Opinion and Financial Road Map Meeting

Our 2nd Opinion fee is \$900.

Should you engage our service, we offset this fee from your Due Diligence and Advice fee.

3. Due Diligence and Advice Fee

For us to undertake a thorough review of your current financial situation and develop a personalised financial plan (Statement of Advice) our fees range from \$3,000 to \$7,000. Your fee is quoted during our 2nd Opinion Meeting and is determined by the complexity of your situation and the financial plan to be produced.

4. Implementation

We do not charge % brokerage or receive commission on investment.

We charge a flat fee to implement the recommendations in your financial plan. The actual fee will be quoted during our 2nd Opinion meeting and is determined by the complexity of implementing your recommendations. Fees range from \$2,000 to \$10,000.

5. Progress Meeting Updates

Our focus, over the long term, is to ensure your money supports and improves your quality of life. Our experience is that a financial plan takes effect over many years of consistent and appropriate financial choices irrespective of difficult market conditions.

To ensure you have the highest likelihood of success, during the early stages of our possible engagement we agree to an ongoing progress meeting service that will best suit you to ensure your strategy is regularly reviewed and course corrected to remain appropriate for you.

Your investment in our service is negotiated based on your needs and can range from \$450 per month to \$3,000 per month. This flat fee is indexed annually to CPI and is offered for renewal each year.

At Ambrose Advisory, we are absolutely committed to ensuring that the quality of our strategic planning advice will always represent value to you. If you are ever dissatisfied with the quality of our advice, the actual cost to you would only be what you feel is fair. This is our quality guarantee.

IF YOU ACCEPT AN INSURANCE COMMISSION, HOW MUCH COMMISSION DO YOU GET? HOW IS IT CALCULATED AND DEDUCTED?

The commission or brokerage paid by life insurance companies varies from product to product and company to company.

Any commission or brokerage payable to FYG Planners is paid by the life insurance company as a result of the premium you pay. It is not an additional cost to you.

Initial commission can range from 0% to 66% of the first year's premium. An example being for a \$100 premium, initial commission can range from \$0 to \$66.

Ongoing or trail commission brokerage can range from 0% to 33% of the annual premium. For a \$100 premium, the ongoing or trail commission can range from \$0 to \$33.

We will advise you of the specific commission brokerage applicable to any insurance recommendation prior to you applying for the insurance cover.

IF YOU ACCEPT A CREDIT COMMISSION, HOW MUCH COMMISSION DO YOU GET? HOW IS IT CALCULATED AND PAID?

If we refer you to a lending organisation, we will advise you of the specific referral commission or brokerage applicable to any loan recommendation, prior to you applying for the loan.

Any commission payable to FYG Planners is paid by the lending organisation to whom you were referred, as a result of the

PROPER PLANNING IS ABOUT WHAT'S IMPORTANT TO YOU BEYOND WEALTH; THE PERSONAL FREEDOM MONEY MAKES POSSIBLE.



funds you borrowed. It is not an additional cost to you.

Initial commission can range from 0% to 2% of the funds borrowed. An example being for a loan of \$100,000, the initial commission can range from \$0 to \$2,000.

Ongoing or trail commission can range from 0% to 0.65% of the funds borrowed. For a \$100,000 loan, the ongoing or trail commission can range from \$0 to \$650.

DO YOU RECEIVE ANY OTHER BENEFITS IN RELATION TO PROVIDING FINANCIAL SERVICES TO ME?

Details of any benefits exceeding \$300 that FYG Planners may receive are detailed in a publicly available register that is updated quarterly. Please ask me as the Director of Pondus Pty Ltd for a copy as required.

FYG Planners also offers its authorised representatives the opportunity to become shareholders in FYG Planners.

WHAT SHOULD I KNOW ABOUT THE RISKS OF THE INVESTMENTS OR FINANCIAL STRATEGIES YOU RECOMMEND TO ME?

We will explain to you any and all risks associated with investments and strategies that we recommend to you. You should ask us to clarify any risks that are not clear to you.

CAN I PROVIDE YOU WITH INSTRUCTIONS AND TELL YOU HOW I WISH TO INSTRUCT YOU TO BUY OR SELL MY INVESTMENT?

Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means. If the execution is by telephone instruction we will require you to provide a letter of authorisation to serve as a record of the telephone instruction. This record will be kept on your file for future reference if required.



HOW DO YOU DEAL WITH ASIC'S PROFESSIONAL INDEMNITY INSURANCE REQUIREMENTS?

FYG Planners is required by law to ensure it has adequate professional indemnity insurance to cover certain losses which may be suffered by Retail Clients. We confirm that FYG Planners has obtained professional indemnity cover to ensure it can meet the following circumstances:

- Losses or damage suffered by Retail Clients arising out of breaches of obligations under Chapter 7 of the Corporations Act 2001
- Breaches by both the licensee and its authorised representatives / representatives
- Fraud by the licensee and its authorised representatives / representatives, and
- Any award made against FYG Planners by an external dispute resolution scheme

Subject to its terms and conditions, this insurance will continue to provide coverage for any authorised representative / representative who has ceased work with FYG Planners for work done whilst engaged with FYG Planners.

WHAT INFORMATION DO YOU MAINTAIN IN MY FILE AND CAN I EXAMINE MY FILE?

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations we have made to you and any discussions of significance we may have with you. If you wish to examine your file, feel free to ask and we will make arrangements for you to do so.

We are committed to maintaining and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy follows.

DISCLOSURE OF INFORMATION TO THIRD PARTIES.

During the initial and/or ongoing provision of financial advice it may be necessary to disclose your information to certain third parties.

These parties may include (but not limited to): registered tax or legal practitioners; superannuation or insurance providers; authorised AFS licensee or authorised representative; the Australian Taxation Office; Centrelink or other Government departments; offsite data storage systems.

In accordance with the Tax Agent Services Act 2009, we will obtain your signed consent to release the information to the third party. However, we are not responsible for any unauthorised use or disclosure of your information by the third party after it has been released to them.

HOW DO YOU DEAL WITH THE ANTI-MONEY LAUNDERING/COUNTER-TERRORISM FINANCING (AML/CTF) ACT?

FYG Planners adheres to all aspects of the AML/CTF Act. As such, we require clients and prospective clients to provide us with identification in accordance with the legislation.



OUR PRIVACY POLICY

FYG Planners is compliant with the Australian Privacy Principles as detailed in the Privacy Act 1988 and our full Privacy Policy covers:

- What – The kind of personal information we collect and hold
- How and Why – How we collect information and for what purpose
- Protecting the security of your information
- Access and Correction – How information can be accessed and/or corrected
- Overseas disclosure – Whether information is likely to be disclosed overseas. If so, where to

If you would like a full copy of the FYG Planners Pty Ltd Privacy Policy, please ask your Adviser or refer to the FYG Planners Website www.fygplanners.com.au Home Page / Privacy.

IF I HAVE A COMPLAINT IN REGARD TO MY PRIVACY, TO WHOM DO I DIRECT MY COMPLAINT?

We will try to answer any questions that you may have, correct any error on our part or resolve any complaint that you may have about our information handling practices. If you consider that any action by FYG Planners breaches this Privacy Policy Statement or the Australian Privacy Principles or otherwise does not respect your privacy, please refer to the contact details listed under FYG Planners Pty Ltd Contact Details. Any complaint will be acted upon promptly.

If you are not satisfied with the response to your complaint, you have the right to complain to the

Office of the Australian Information Commissioner on 1300 363 992.

FYG Planners Pty Ltd Contact Details

FYG Planners Pty Ltd is an Australian Financial Services Licensee No. 224543, ABN 55 094 972 540 based at Level 1, 41 Mount Street, Burnie, Tasmania. If you have any questions, please contact us on (03) 6440 3507. If you prefer to write, please contact:

FYG Planners Pty Ltd Privacy Officer
PO Box 389
Burnie Tasmania 7320



IF YOU HAVE A COMPLAINT

WHO CAN I COMPLAIN TO IF I HAVE A COMPLAINT ABOUT THE PROVISION OF THE FINANCIAL SERVICES OFFERED TO ME?

We are members of the Australian Financial Complaints Authority.

If you have a complaint about the service provided to you, you should take the following steps:

Contact us and tell us about your complaint.

If your complaint is not satisfactorily resolved within 30 working days please put your complaint in writing. This will ensure that the issues are fully documented and understood by all parties. Your complaint should be addressed to The Compliance Manager, FYG Planners Pty Ltd, Level 1, 41 Mount Street, Burnie Tas 7320. We will try to resolve your complaint quickly and fairly.

If the complaint can't be satisfied to your satisfaction you can have the right to complain to the Australian Financial Complaints Authority (AFCA). They can be contacted on 1800 931 678.

Stage 1 of the AFCA process sees AFCA facilitate discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the AFCA national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision based on the relevant facts taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

You may wish to contact the Financial Planning Association of Australia (FPA). You can write to:

PO Box 109
Collins Street West
Melbourne Victoria 8007

Alternatively, you can phone the Australian Securities and Investments Commission (ASIC) toll free Infoline on 1300 300 630. Infoline consultants will talk to you about your rights as well as how to make a complaint which is suspected to be a breach of the law.



We are members of the
Australian Financial Complaints Authority.

DISCOVERY MEETING

An obligation free discussion to hear about what is important to you, your future, your goals and to establish how we may be able to assist you on your journey. This will help us both determine whether there is a basis for a lasting professional relationship.

JOURNEY FOUNDATIONS

YOUR 2ND OPINION

Building on Discovery, we lay the foundations of your plan, we clarify your destination + milestones along the way. We scope the work involved to guide you there and plot out your current financial position so that you have context on what may be involved if you were to start today. Initial expectations are set, including our offer for our Progress Update service.

ENGAGING OUR GUIDANCE

Before we embark, we agree to both commit to take the steps necessary in order for you to lead your dreams, utilising our professional guidance, experience and resources.

INITIAL JOURNEY PLANNING

Careful preparation and planning will help us provide you with the optimised journey. We ensure we have the right authorities in place to access necessary information. We provide you with an initial checklist of requirements and work with you to capture all the details needed for our navigation to be effective. You start.

MAPPING OUT THE JOURNEY

Having reviewed your initial planning information, we explore deeper anything we are not clear on. Although the preparation is underway, we are building our understanding to be able to draft your plan of action. We take these first steps together with confidence as we have taken the time to understand where you want to go and what type of reports and progress updates you can expect before you set off.

WE SET OFF...YOUR JOURNEY BEGINS

PROGRESS MEETINGS:

We offer triannual or annual progress meeting updates based on your needs. At each meeting, we update your progress toward your goals and outline course corrections due to be implemented before your next meeting.

1. SAFETY REVIEW

If this is your first Safety Review, having undertaken a thorough review of your financial situation, we have by now modelled your strategy in consultation with you and are now ready to present to you your personalised financial plan also known as your Statement of Advice.

From this point on, at your Safety Review meeting we make certain there is a sensible strategy in place for every risk to your plan, examining and contemplating as many risks as we can that you may come across on your journey. What has changed in the market? Is your personal insurance position up to date? Bearing your risk profile in mind, we look at every possibility and course correct your position so that you protect the progress you have already made.

3. ANNUAL PROGRESS UPDATE

We ensure every client attends at least an annual update of their plan. Specifically we review with you your comprehensive lifetime capital plan, the financial outlook for the coming years based on where you are right now. This is often an interactive model where timings, amounts and other 'assumptions' can be tested with the outcomes reviewed, discussed and possible refinements agreed upon. Specifically we review your cash reserve and debt plan.



2. GOAL OUTLOOK

At this meeting we review the specific strategy and tactics for each of your goals. We review in deeper detail your investment and asset allocation structure as well as look to review your estate plan as required.



Ted's Journey

THE ACID TEST FOR ME IS ALWAYS WHETHER I WOULD REFER A PROFESSIONAL TO SOMEONE ELSE AND FEEL COMFORTABLE THEY WOULDN'T LET ME DOWN. I HAVE NO HESITATION INTRODUCING SOMEONE TO BRET AND HIS TEAM.



I dream therefore I am



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bret@ambroseadvisory.com.au | www.ambroseadvisory.com.au



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