

Financial Services Guide Part Two

Financial Adviser Details | Version 4.3 | November 2023

This document should be read in conjunction with the Ethical Planners Financial Services Guide Part One (General Details) which will be provided by an authorised representative of Ethical Planners Pty Ltd

Why you should read this

This Financial Services Guide (FSG) is designed to inform you about:

- Who your Financial Adviser is and how they can be contacted.
- Financial services and products your Financial Adviser are authorised to provide.
- Your Financial Adviser's experience and qualifications.

Your Financial Adviser

Your Financial Adviser is Diane Morley, an Authorised Representative of Ethical Planners Pty Ltd and sub-authorised to Fortified Financial Planning Pty Ltd. Diane's ASIC Authorised Representative number is 000412946.

Diane is an experienced Financial Adviser who has been in the industry for over 20 years. She brings a wealth of expertise coupled with a diverse range of interests. Qualified since 2009, she remains committed to ongoing education. Beyond finance, Diane enjoys amateur theatre, ballroom dancing, and travel, adding to her well-rounded personality.



Contact Details

Diane's contact details are:

Office: 1300 561 776
Email: diane.m@fortifiedfp.au

Diane is an Authorised Representative of:

Ethical Planners Pty Ltd (AFSL 505615)

ABN: 75 622 417 494

5/44 Township Drive

Burleigh Heads QLD 4220

Phone: 07 5520 4761 | Email: admin@ethicalplanners.com

And Sub-Authorised Representative of:

Fortified Financial Planning Pty Ltd

(Corporate Authorised Representative

1297938) ABN: 40 660 774 925

Suite 8, Shop 30, Easy T Centre, 514 Christine Ave

Robina QLD 4226

Phone: 1300 561 776 | Email: admin@fortifiedfp.au

Education and Qualifications

Diane has completed the following qualifications and is registered with or a member of the following associations:

- Advanced Diploma of Financial Planning
- Diploma of Financial Planning
- FASEA Exam Completion
- Diploma of Psychology
- Certificate III in Business (Office Administration)
- Tax Practitioner Board (TPB) as a Tax (financial) Adviser
- Financial Advice Association of Australian (FAAA)

Further details about their education and qualifications can be found on the Financial Adviser Register on the ASIC website www.asic.gov.au

The services your Adviser is licensed to provide:

Diane and Fortified Financial Planning Pty Ltd can help you with any of the following strategies:

- Financial Goals
- Budgeting
- Saving Money
- Managing debt
- Increase wealth
- Superannuation strategies
- Salary packaging
- Tax planning
- Retirement planning
- Personal insurance
- Redundancy
- Centrelink and aged care
- Estate planning considerations
- Tax (financial) advice

The products your Adviser is Authorised to provide:

Diane and Fortified Financial Planning Pty Ltd can help you with any of the following products:

- Deposit and payment products
 - Non-basic Deposit Products
- Life Products
 - Investment Life Insurance Products
 - Life Risk Insurance Products
- Managed Investments Schemes including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Account Products (RSA)
- Securities
- Superannuation - All

Adviser Remuneration

Your Financial Adviser is employed and remunerated by Fortified Financial Planning Pty Ltd and therefore does not receive remuneration directly for any fees generated for the advice recommended. Fortified Financial Planning Pty Ltd receives all fees and commissions and has a commercial licensing arrangement in place with Ethical Planners Pty Ltd. Ethical Planners Pty Ltd does not receive any benefits related to any fees generated for the provision of this service.