



**HENDERSONS**  
private wealth

# Financial Services Guide

Version 3.1

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**HENDERSONS PTY LTD**  
**HENDERSONS FP PTY LTD**  
**ABN: 29 004 456 062 AFSL: 338020**  
**LEVEL 12, 26 FLINDERS STREET**  
**ADELAIDE SA 5000**  
**PHONE: (08) 7202 1400**

THIS FINANCIAL SERVICES GUIDE WAS PREPARED ON THE 1<sup>st</sup> May 2023  
DISTRIBUTION IS AUTHORISED BY HENDERSONS FP PTY LTD

IT IS IMPORTANT THAT YOU UNDERSTAND THIS FSG AS IT IS A LEGAL  
DOCUMENT. IF ANY PART OF THIS DOCUMENT IS NOT CLEAR PLEASE SPEAK TO  
YOUR FINANCIAL ADVISER.

# HENDERSONS PRIVATE WEALTH

## Financial Services Guide

**Licensee**

Authorised for distribution by the authorising licensee:  
Hendersons FP Pty Ltd  
Licence ABN: 29 004 456 062  
Australian Financial Services Licensee No. 338020  
(AFSL)

**Corporate Authorised Representative**

Hendersons Pty Ltd (trading as Hendersons Private  
Wealth)  
ABN: 18138578793  
Corporate Authorised Representative No: 339937

Level 12, 26 Flinders Street Adelaide, South Australia  
5000  
Tel no: (08) 7202 1400

**This document contains:**

- Financial Services Guide (Section 1)
  - Adviser Profiles
    - *Daniel Henderson*
    - *Dane Avery*
    - *Travis Modra*
    - *David Yeomans*
    - *Ben Hilliard*
- Privacy Statement (Section 2)
- Meeting our Obligations (Section 3)

It is important that you understand this financial Services Guide (the 'Guide') as it is a legal document. If any part of this document is not clear please speak to your financial adviser.

Section 2 includes the Adviser Profiles along with the products and services authorised to be provided to you as Authorised Representatives (for Financial Services) on behalf of Hendersons Pty Ltd

References in this Guide to 'me', 'I', 'us', 'we', and/or 'our' should be read as your 'Authorised Representatives' as the context requires.

## **Hendersons FP Pty Ltd cannot be classified as Independent**

Hendersons FP Pty Ltd cannot call itself 'independent', 'impartial' or 'unbiased' under section 923A Corporations Act as we receive commissions from life insurance product providers for advice provided in relation to life insurance products as payments for our services.

# SECTION 1

## Financial Services Guide

This Financial Services Guide ("FSG") is to help you to understand the services that Hendersons Pty Ltd ("Hendersons Private Wealth") can provide you as a Corporate Authorised Representative (CAR") No:339937 of Hendersons FP Pty Ltd (ABN 29004456062, AFSL 338020) ("Hendersons FP").

This FSG outlines the financial planning services we provide as your financial adviser and as an authorised representative of Hendersons Private Wealth.

It is an important document which will help you decide if you want to use the services being offered. It contains information about:

- Hendersons FP Pty Ltd, Hendersons Pty Ltd and the advisers;
- The services offered;
- How financial advice is documented;
- How we Hendersons and other relevant persons are remunerated in relation to the services; and
- Who to contact if you have a complaint or if you are not satisfied with the services provided.

You must read all Sections 1 through 3 to allow you to make an informed decision about whether to use the financial services we offer.

This document forms the complete FSG which we as Authorised Representatives, are required to provide.

### WHO IS HENDERSONS FP PTY LTD?

Hendersons FP Pty Ltd holds an AFSL issued by the Australian Securities and Investments Commission and is a professional Partner of the Financial Planning Association of Australia.

As the holder of an AFSL, Hendersons FP Pty Ltd is responsible for the financial services we provide to you. Hendersons FP Pty Ltd acts on its own behalf when these financial services are provided to you.

### WHO ARE HENDERSONS PTY LTD?

Hendersons Pty Ltd is a Corporate Authorised Representative of Hendersons FP Pty Ltd and we act on behalf of Hendersons Pty Ltd when providing the financial services we are authorised to provide under the Hendersons FP Pty Ltd AFSL.

### WHY CHOOSE A HENDERSONS FINANCIAL ADVISER?

Hendersons FP Pty Ltd has a long history of helping Australians reach their financial and lifestyle goals.

# WHO ARE OUR FINANCIAL ADVISERS?

**Daniel Henderson** Bsc. GDIP Fin Planning (Sec. Inst) FPA (Authorised Rep No: 298315)



Daniel has been in the financial services and share broking industry since 1999 after gaining a solid financial background from over 12 years with the Commonwealth Bank in various roles. Daniel moved to providing investment and stock broking advice with Tolhurst Henderson Gregory. Daniel Holds a Bachelor of Economics Degree and a Graduate Diploma in Financial Planning.

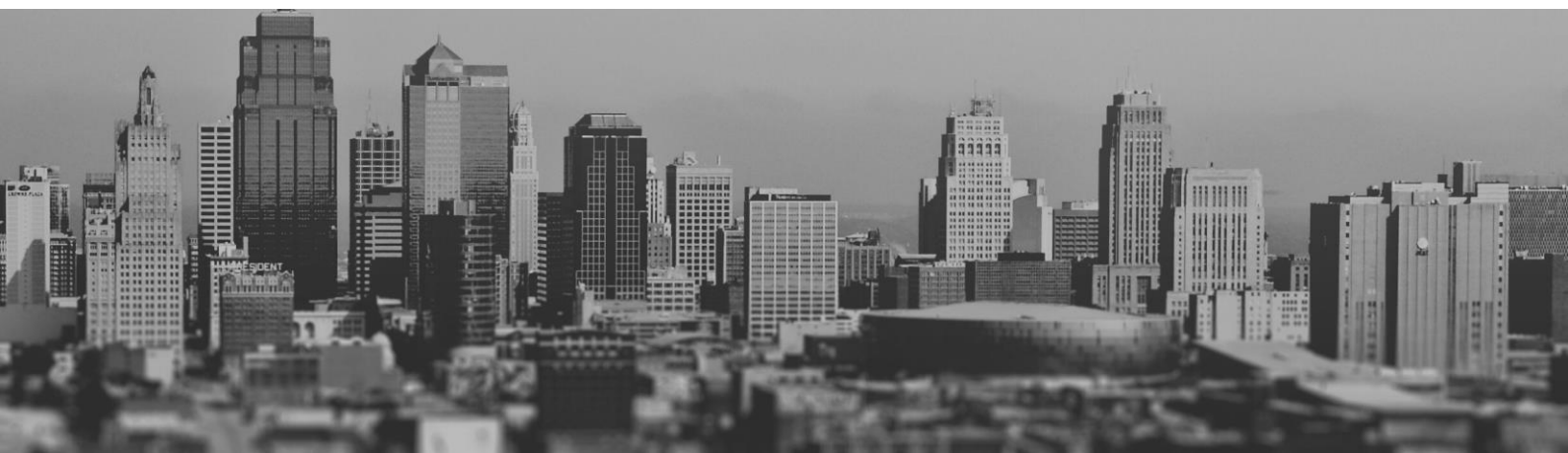
**Dane Avery** BCom (Acc), Dip FP (Adv) (Authorised Rep No:454658)



Dane has been involved in the financial services industry since 2008 and has spent time in a chartered accounting firm, banking institution and large wealth management firm.

Dane has held roles as an investment committee member and senior financial adviser. In these roles he has helped construct multi-asset investment portfolios with a capital preservation objective as well as helped guide and advise clients through the various strategies involved in protecting and building wealth. He specialises in portfolio construction, tax minimisation, wealth protection and retirement planning strategies.

Dane's qualifications include a Bachelor of Commerce with Accounting major, Advanced Diploma of Financial Planning, Professional Certificate in SMSF and is accredited to provide advice on listed securities.



# WHO ARE OUR FINANCIAL ADVISERS?

**Travis Modra** BAppSc, GradDipFinPlan (Authorised Rep No: 1008640)



Travis has been advising clients for over 15 years in the financial services industry. He has held senior roles within retail and commercial banking and private wealth management. Travis is passionate about building relationships with clients from a diverse range of backgrounds, with a focus on providing specialist guidance to individuals, trustees and directors. His areas of expertise include self-managed superfunds, retirement planning, personal investments and wealth protection strategies.

Travis's qualifications include a Bachelor of Applied Science, Graduate Diploma of Financial Planning, Professional Certificate in SMSF and he is accredited to provide advice on listed securities.

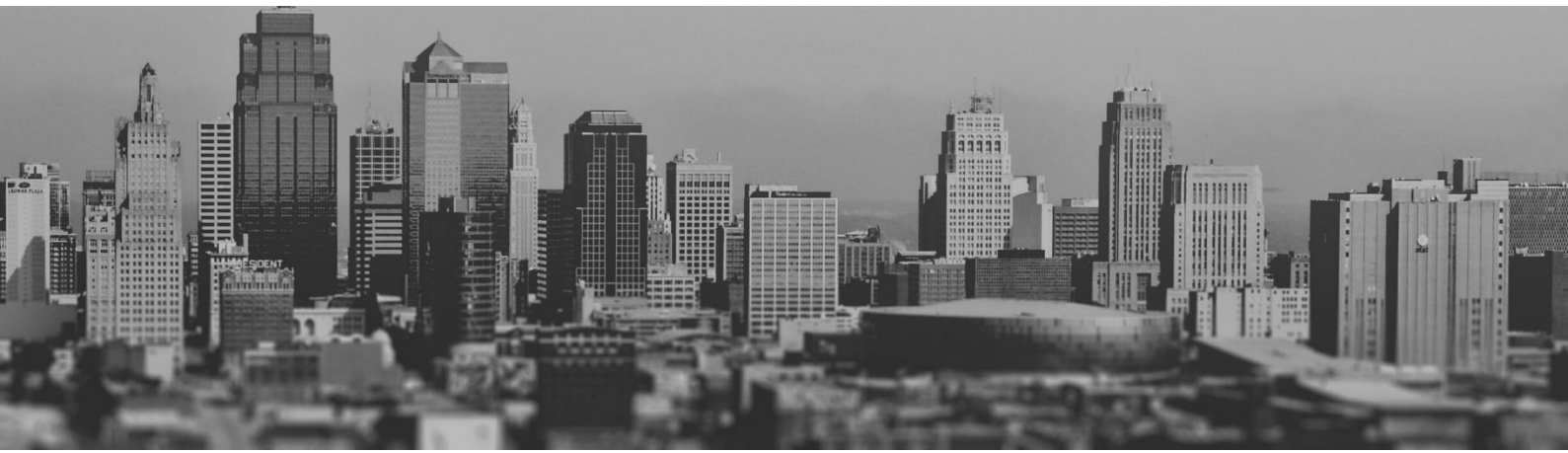
**David Yeomans** GradDipFinPlan (Authorised Rep No: 1003553)



David is a Senior Financial Advisor based in Adelaide, he has spent the last 20 years as a Financial Advisor and has a total of 36 years' experience in the finance industry across roles at the Commonwealth Bank, Savings and Loans Credit Union and ANZ Private Banking.

David has broad knowledge in finance and investment markets which he utilises to help his clients achieve their goals and objectives. David specialises in retirement planning strategies and building portfolios to preserve wealth over the long term.

David's qualifications include a Graduate Diploma of Financial Planning and he has met the full FASEA education requirements.



# WHO ARE OUR FINANCIAL ADVISERS?

**Ben Hilliard** BEc, Dip FP (Adv) (Authorised Rep No: 378235)



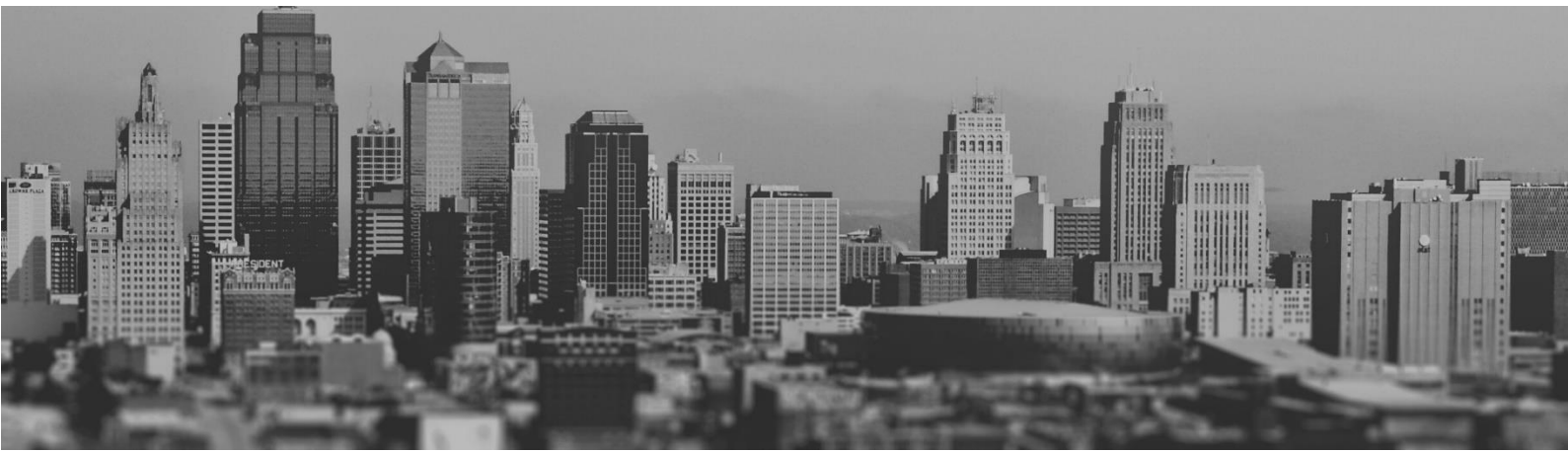
Ben has over 10 years' experience in the financial advice industry.

He has been an advisor within one of Australia's largest licensee networks and has experience within retail and commercial banking.

He has worked with a broad range of clients with a diverse range of advice needs and specialises in retirement planning, risk protection and wealth creation.

Ben is a strong believer in building quality, trusting relationships and has worked with many clients to achieve their goals and improve their financial situation.

His qualifications include a Bachelor of Economics, Advanced Diploma of Financial Planning and he has met the full FASEA education requirements.



# ARE WE AUTHORISED TO PROVIDE FINANCIAL SERVICE?

Daniel Henderson, Dane Avery, Travis Modra, David Yeomans and Ben Hilliard are authorised representatives of Hendersons Pty Ltd; Authorised Representative numbers are provided above.

Daniel Henderson, Dane Avery & Travis Modra are Directors of Hendersons Private Wealth. Daniel Henderson, Dane Avery, Travis Modra, David Yeomans and Ben Hilliard are employees and Authorised Representatives of Hendersons Private Wealth.

*All remuneration received for the provision of advice is paid to and received directly by the licensee, Hendersons FP Pty Ltd.*

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## RANGE OF FINANCIAL PLANNING SERVICES

**HENDERSONS PRIVATE WEALTH IS ABLE TO PROVIDE YOU WITH ACCESS TO A BROAD RANGE OF FINANCIAL SERVICES WHICH MAY INCLUDE (BUT ARE NOT LIMITED TO):**

- Investment planning advice;
- Superannuation and rollover advice;
- Retirement planning advice;
- Securities (shares) advice and trading;
- Personal insurance advice (for example, life insurance);
- Portfolio review services;
- Margin lending advice; and/or

**HENDERSONS FP PTY LTD IS LICENSED TO PROVIDE ADVICE ON AND DEAL IN, THE FOLLOWING FINANCIAL PRODUCTS;**

- Deposit products
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed investment Schemes;
- Margin Lending & Negative gearing products
- Securities; and
- Superannuation

## **ARE THERE ANY SERVICES HENDERSONS PRIVATE WEALTH ARE NOT AUTHORISED TO PROVIDE?**

We are not authorised to provide advice or services in the following areas:

- Taxation Advice
- Direct Property Advice
- Estate Planning Advice
- Consumer Credit Advice and assistance
- Strategist Advice about Consumer Credit and Consumer Credit referrals

Please ask us if you would like a referral for these services. If we receive a specific fee for this referral, it is disclosed under the heading 'Referral Payments'. It may also be disclosed in an advice document such as a Statement of Advice, if we provide you with personal advice.

All advisers of Hendersons Private Wealth are not Credit Representatives. This means that we are not authorised by Hendersons FP Pty Ltd to provide you with advice or assistance in relation to consumer credit.

## **HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO OUR ADVISERS?**

You may provide instructions to us by using any of the contact details provided in section 3.

## OTHER INFORMATION

Internal databases are maintained detailing client's investments that were recommended by Hendersons FP Pty Ltd. This does not constitute portfolio monitoring. Portfolios may be reviewed on an annual basis, subject to the client's discretion.

The Adviser Profile provided within this Guide provides information about the Authorised Representatives of and our relationship with Hendersons FP Pty Ltd.

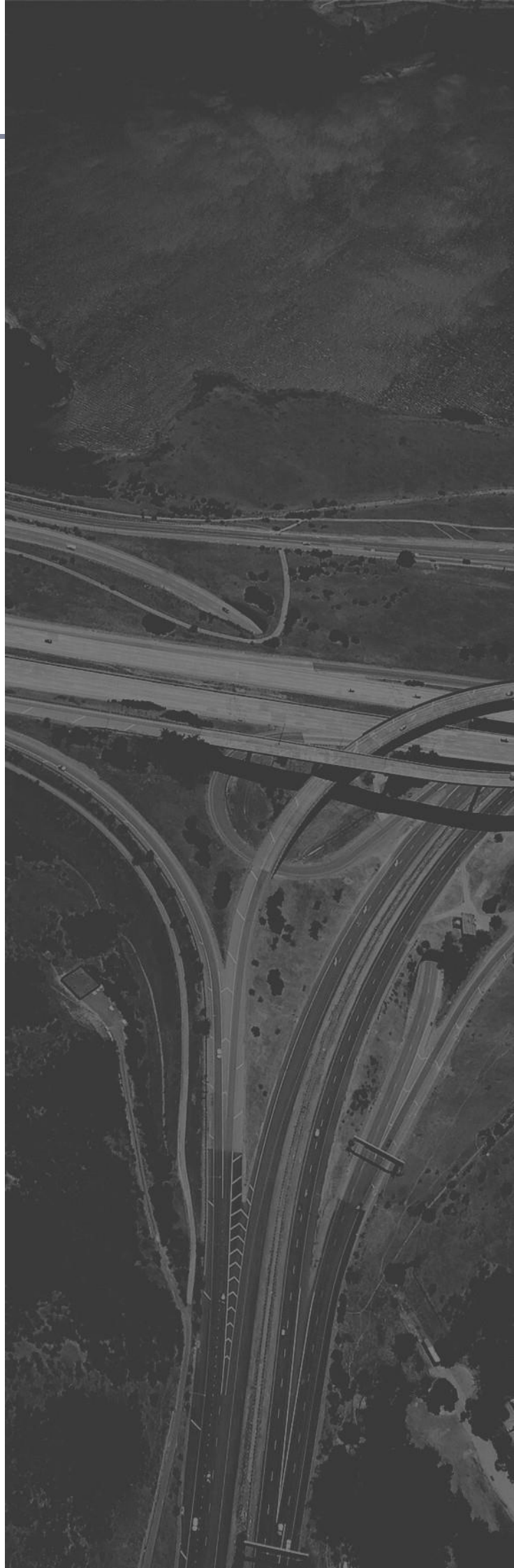
As your adviser, we strive to provide you with quality advice as well as the personalised service that is usually associated with a small business.

However, Hendersons FP Pty Ltd remains responsible for the quality of advice we provide as Authorised Representatives of Hendersons Private Wealth (the Corporate Authorised Representative) under Hendersons FP Pty Ltd AFSL.

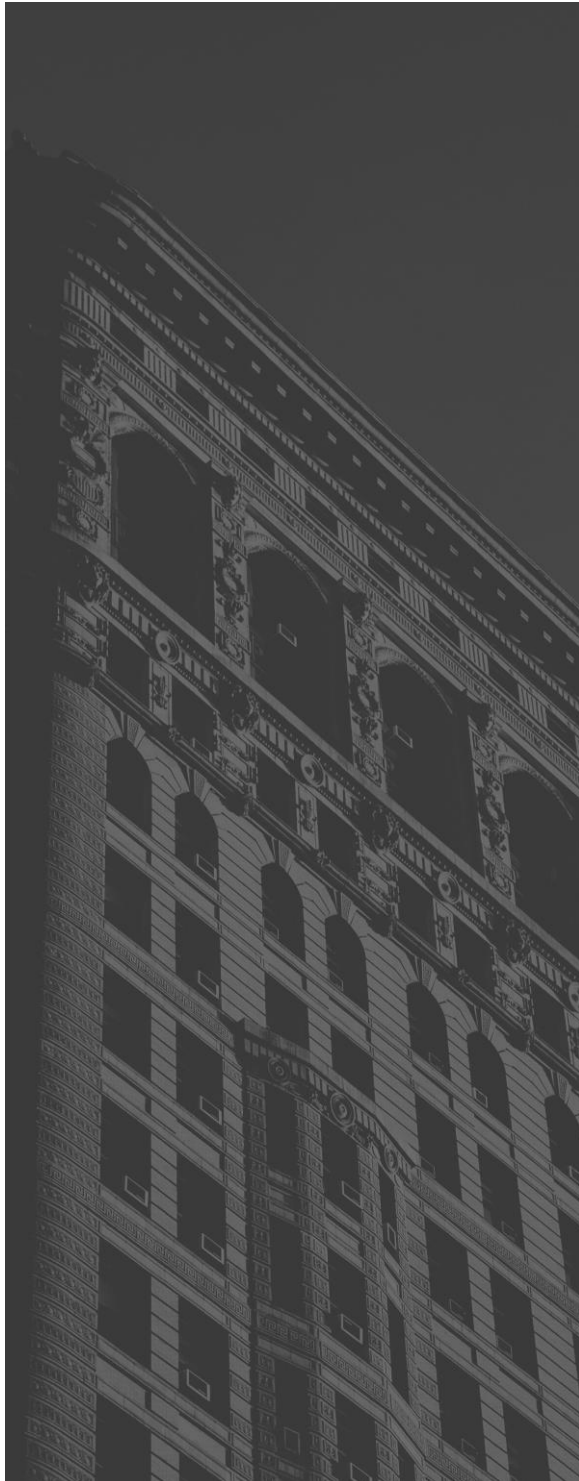
This means Hendersons FP Pty Ltd provides significant support and supervision, with the aim of ensuring you receive quality financial planning advice.

Hendersons Private Wealth requires its Authorised Representatives to complete external assessments and annual training programs to maintain knowledge. As an Authorised Representative, we are also subject to regular reviews from experienced compliance professionals, who assess the quality of our advice.

Hendersons FP Pty Ltd provides extensive resources and dedicated teams to support us, including technical experts in areas such as superannuation and retirement planning.



## OUR APPROVED PRODUCTS



Hendersons FP Pty Ltd has an extensive Approved Product List. This means we are not limited to recommending products from a particular organisation when choosing an appropriate product to suit your objectives, financial situation and needs. The recommendations will be made after conducting an investigation into the financial products and may require us to consider a product that is not on the Approved Product List. All products on the Approved Product List are supported by research from external and/or internal research experts. We conduct due diligence on external research report providers that provide us with research. Should we consider it in your interests to use a non-Approved Product; we follow Hendersons FP Pty Ltd review and approval process to ensure the product is appropriate for your circumstances.

Hendersons Private Wealth ensures its Authorised Representatives:

- Are only authorised to provide services to you where appropriate qualifications are held;
- Stay up to date with relevant industry and legal changes to maintain advice credentials and capabilities;
- Are provided with excellent technical support and tools to provide financial planning advice;
- Are provided with high quality financial product research; and
- Are monitored and supervised to ensure they comply with the requirements of the law and Hendersons FP Pty Ltd standards

# PROTECTING YOUR ASSETS



Hendersons Private Wealth and its Authorised Representatives promote long-term investment strategies which do not take unnecessary risks with your investments. For this reason, Hendersons Private Wealth Authorised Representatives are not permitted to switch your investments frequently or make speculative investments in products such as tax-driven schemes or unregulated products.

Hendersons Private Wealth Authorised Representatives are also restricted to Hendersons FP Pty Ltd's Approved Product List unless they consider it is in your interests to recommend a product that is not on the Approved Product List, in which case they will follow Hendersons FP's review and approval process to ensure the product is appropriate for your circumstances.

To further protect your interests, except in limited circumstances permitted by Hendersons FP Pty Ltd and where agreed by you, Hendersons Private Wealth does not allow its Authorised Representatives to:

- Act as a trustee or operate a trust account on behalf of clients;
- Hold a Power of Attorney;
- Act on behalf of any other Australian Financial Services Licence holder; or
- Ask clients to sign documents which have not been fully addressed or completed

# WHAT YOU WILL RECEIVE WHEN PROVIDED WITH FINANCIAL SERVICES

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**When you are provided with personal advice, we will:**

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- Work with you to understand the subject matter of the advice to be provided and your relevant needs, objectives and personal circumstances;
- Explain to you the scope of advice being provided and importantly what is not being provided;
- Present recommendations on how to meet your goals (the advice) in a Statement of Advice (SOA) after having conducted a reasonable investigation into any financial products recommended;
- Explain in the SOA the basis for the advice, and any remuneration, benefits or associations which could have influenced the advice; and
- Where financial products are recommended, provide you with a Product Disclosure Statement or other disclosure document (PDS) containing information about each product recommended to help you make an informed decision about whether to purchase that product.



## WHEN WILL I RECEIVE AN SOA?

We may meet with you several times to discuss our advice before finalising our recommendations to you.

Once we have finalised our advice, we will explain our recommendations, and record it for you in an SOA. You should only implement advice after taking the time to read and understand the SOA and PDS (see below) and should contact us if you have any questions about the SOA or PDS.

### You may not receive an SOA in the following circumstances:

**General advice** — such as advice provided in seminars and through newsletters, which does not consider your personal circumstances;

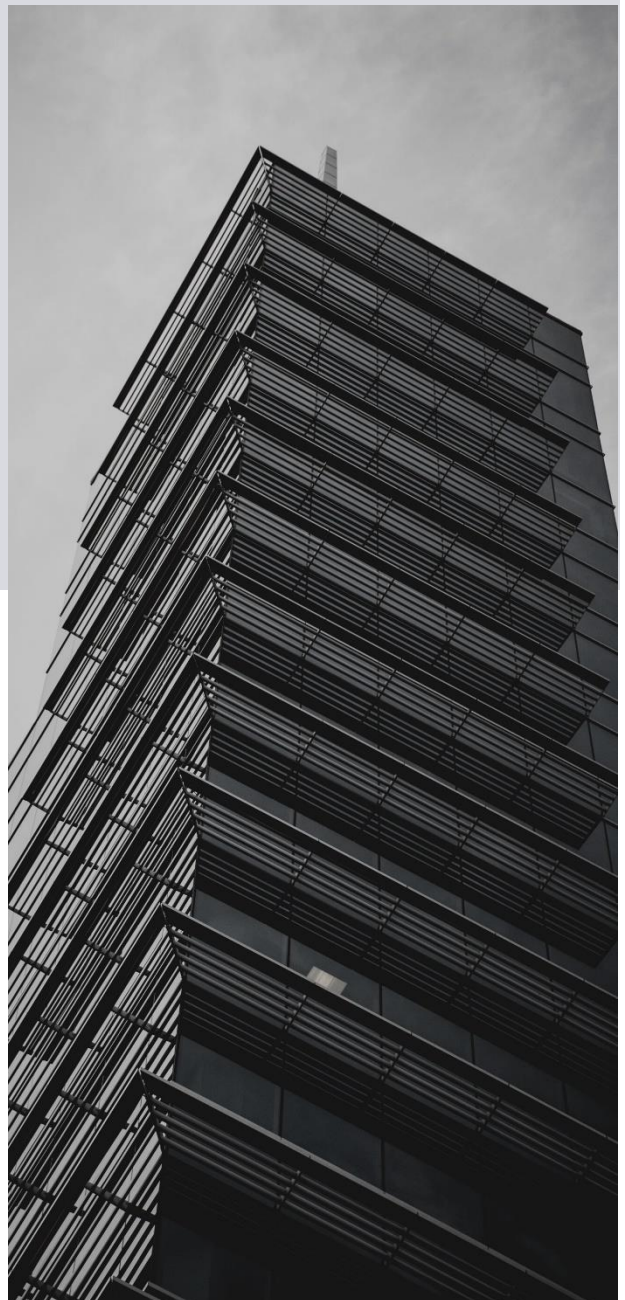
**Further advice** — if you previously received advice recorded in an SOA, any further personal advice may be recorded in a Record of Further Advice (ROFA). You may request a copy of a ROFA by contacting us and can do so for a period of seven years from the date the further advice was first provided to you; and

## WHEN WILL I RECEIVE A PDS?

Together with your SOA, you may also be provided with a PDS at the time you are provided with advice.

The PDS includes important information in relation to the product recommended including the features, benefits, risks and fees associated with the product.

You should only implement advice after taking the time to read and understand the SOA and PDS and should contact us if you have any questions about the SOA or PDS.



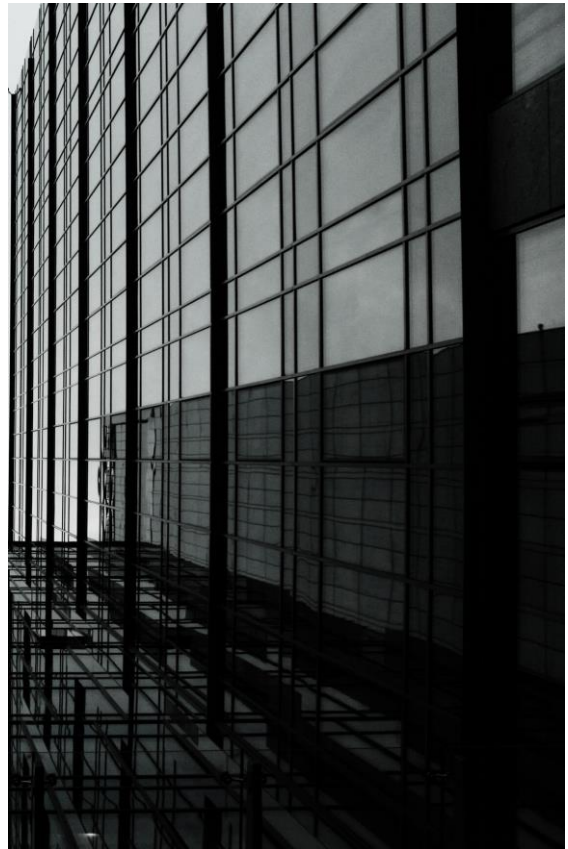
## OTHER SERVICES

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**There are some *services* which Hendersons FP Pty Ltd does not provide/is not responsible for, for example:**

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- General insurance services (for example, car insurance);
- Real estate and direct property advice;
- Taxation services, such as completion of tax returns;
- Accounting and audit services;
- Legal services;
- Consulting services; and
- Administration and compliance of Self-Managed Superannuation Funds.



## Remuneration and Benefits relating to financial services

### ***FEES, COMMISSIONS AND INCENTIVES***

#### **WHAT FEES ARE CHARGED FOR INITIAL ADVICE?**

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. Fees can be paid directly by you, or deducted from the funds you invest.

We will discuss these fees with you and gain your agreement on the fees before the commencement of any work or charging you these fees. The exact amount of the fees and commissions received will be documented in the Statement of Advice we will give you before you proceed with any transaction.

Please note that my initial advice fees still apply where you choose not to implement my recommendation.

*Hendersons FP Pty Ltd is remunerated either by;*

- Fee paid by you based on a percentage of assets under advice;
- Hourly rate paid by you;
- Flat dollar amount paid by you; and/or

All remuneration received for the provision of advice is paid to and received directly by the licensee, Hendersons FP Pty Ltd.

## TRANSACTION FEES: AUSTRALIAN SHARES

You will be charged a brokerage fee for each buy and sell transaction executed on your behalf.

Any research material or newsletters are generally provided free of charge but we do reserve the right to charge a fee.

Brokerage is outlined in greater details in the following table:

Value of Transaction	Brokerage Rate
Up to \$5000	Minimum \$100 + GST
\$5001 - \$50,000	1.5% with \$100 Min + GST
Over \$50,000	By Negotiation

The above charges are subject to a minimum brokerage fee of \$100. *For example, if your transaction value is \$4,000 the brokerage will be \$100 + GST. If it is \$10,000 the brokerage will be \$150 + GST.*

All equities trading must be settled within T+2 (trade date plus two business days).

The following fees may be imposed against those trades that fail to settle on the designated date:

- An administration service fee which is based on the outstanding amount multiplied by the ANZ Bank Reference Rate plus 2% on Buys where payment has not been received;
- A fail fee, typically \$100 per day (which may include the cost of a 12A request) on Sells where the security references have not been provided or have been rejected because of your error; and/or
- Settlement deadlines are clearly specified on all transaction confirmations.

## TRANSACTION FEES: INTERNATIONAL SHARES

We will charge brokerage of 1.25% of transaction value with a minimum fee of \$A160 for international share transactions.

For example, if your transaction value is \$10,000 the brokerage will be \$160 (minimum brokerage) + GST.

In addition to the above amount, you will pay the brokerage charged by the overseas agent. The agent's brokerage varies depending on the market. We will advise you of this brokerage at the time of the transaction.

## ONGOING SERVICES

### WHAT FEES ARE CHARGED FOR SUBSEQUENT SERVICES?

Ongoing administration and advice services may also be provided to you to ensure the strategy and products recommended continue to meet your objectives, needs and financial situation. If you choose to receive ongoing services, you may be charged a fee based on the scope of the services you receive and/or the value of your account balance or insurance premiums. The amount of these will be agreed with you.

This fee may be deducted from your account each month or payable directly to us.

A further fee may be charged for each additional contribution you make to your account. The amount of this fee may be based on the scope of the services you receive and/or the value of the funds you invest or insurance premium paid and will be agreed with you.

Either an annual fee will be charged to you or a servicing brokerage paid to us by product issuers. The fee or brokerage is calculated within the range of 0.25% to 1.00% of your portfolio value. Further information regarding ongoing fees and Brokerage are provided below.

**NOTE:** Full details of all fees and commissions for Financial Services will be provided to you in a Statement of Advice (SoA), or Record of Further Advice (RoFA) and Product Disclosure Statements at the time of receiving any recommendation.



## **FEES AND BROKERAGE**

### **INVESTMENT PRODUCTS**

Hendersons FP Pty Ltd may charge an initial brokerage. This fee, which can vary depending on the product and manager, is in a range of between 1% and 4% and calculated on your initial investment amount and deducted from your investment amount.

#### **AND**

Hendersons FP Pty Ltd may charge an ongoing brokerage. This fee, which can vary depending on the product and manager, is in a range of between .25% and 1.00% calculated on the balance in your account. This brokerage is paid at least annually to Hendersons FP Pty Ltd for as long as you hold the product.

*For example: If your investment amount was \$50,000 and the initial brokerage paid to Hendersons FP Pty Ltd was 3%, Hendersons FP Pty Ltd will receive \$1,500 when you place the investment. In addition, if the ongoing brokerage is 0.50% Hendersons FP Pty Ltd will receive \$250 per annum.*

### **INSURANCE PRODUCTS**

The issuers of life insurance products we recommend pay Hendersons FP Pty Ltd an initial brokerage. This brokerage, which can vary depending on the product and insurance company, is in a range of between 0% and 60% + GST of your first year's premium.

#### **AND**

The issuers of life insurance products we recommend pay Hendersons FP Pty Ltd an ongoing brokerage. This brokerage, which can vary depending on the product and insurance company, is in a range of between 0% and 20% + GST of your second and subsequent year's premium. This brokerage is paid at least annually to the licensee for as long as you hold the product.

*For example; if your first year's premium was \$500 and the initial brokerage was 50% Hendersons FP Pty Ltd will receive \$300. If your premium for the second and subsequent years was \$500 and the ongoing brokerage was 20% Hendersons FP Pty Ltd would receive \$100 per annum.*

## **OTHER REMUNERATION INFORMATION**

### **REFERRAL PAYMENTS**

If you have been referred to us by another party, we may pay that party a fee. The fee will be disclosed in the Statement of Advice.

## ***OTHER BENEFITS***

We at Hendersons Private Wealth may also receive additional benefits such as help with marketing expenses, complimentary or subsidised attendance at conferences, and other rewards such as gift vouchers, tickets to sporting events and invitations to social events that are below \$300. These benefits that are between \$100 and \$300 in value, and other benefits, that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes, are recorded in a register which meets legislative requirements. The Hendersons FP Pty Ltd Register is publicly available and Hendersons FP Pty Ltd can provide a copy to you for a small charge at your request.

## ***DOES HENDERSONS FP PTY LTD CHARGE ANY OTHER FEES?***

Hendersons FP Pty Ltd will not charge you any additional fees. However, it may retain up to 100% of all fees and commissions generated by its Authorised Representatives.

## ***FURTHER DETAILS ON REMUNERATION AND BENEFITS RELATING TO FINANCIAL SERVICES***

When you are provided with personal advice on specific financial products, we will disclose certain details of remuneration (including commission) or other benefits that we receive, or that Hendersons FP Pty Ltd or another associated person receives, as a result of that advice (Remuneration or Benefits).

If the Remuneration or Benefits can be calculated at the time you receive personal advice, these amounts will be disclosed at that time or as soon as practicable after that time in the SOA, ROA or ROFA. If the Remuneration or Benefits cannot be calculated at the time you receive personal advice, we will disclose how these amounts will be calculated instead.

These details will only be disclosed when personal advice is given if the Remuneration or Benefits are reasonably capable of influencing us in providing the advice.

# SECTION 2

## PRIVACY STATEMENT

At Hendersons Private Wealth, we are committed to the highest standards in relation to the collection, use, accuracy and storage of your private information. The Privacy Act 1988 contains 13 principles known as the 'Australian Privacy Principles'. Your rights, our obligations and how we deal with them are detailed in our Privacy Policy. You are entitled to a copy of our Privacy Policy, free of charge, on request.



# SECTION 3

## MEETING OUR OBLIGATIONS

### WHAT TO DO IF YOU HAVE ANY CONCERNS ABOUT OUR SERVICES

Both we and Hendersons FP Pty Ltd endeavour to provide you with quality financial advice. If you have any complaints, we and Hendersons FP Pty Ltd are committed to resolving them as quickly and as fairly as possible.

If you have a complaint or concern about the service provided to you, we encourage you to take the following steps.

1. Contact us about your concern. If your concern is not resolved to your satisfaction within five days, you may contact Hendersons FP Pty Ltd by writing to:

**Attn: Dane Avery**

Hendersons Private Wealth

GPO Box 2949

ADELAIDE SA 5001

Email: [dane@hpwealth.com.au](mailto:dane@hpwealth.com.au)

Website: [www.hendersonspw.com.au](http://www.hendersonspw.com.au)

Phone: 08 7202 1400

2. If your concern is not resolved, or if you are not satisfied with the decision, you may contact the Australian Financial Complaints Authority (AFCA). AFCA independently and impartially resolves disputes between consumers, including some small businesses and participating financial services providers. AFCA provides an independent dispute resolution process covering complaints about financial services including; banking, credit, loans, general insurance, life insurance, financial planning, investments stock broking, managed funds and pooled superannuation trusts. You may contact AFCA by writing to:

**AFCA**

GPO Box 3 Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [www.afca.org.au](http://www.afca.org.au)

Phone: 1800 931 678

3. The Australian Securities & Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent, and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by writing to:

**Australian Securities & Investments Commission**

GPO Box 9827

SYDNEY NSW 2001

Website: [www.asic.gov.au](http://www.asic.gov.au)

Phone: 1300 300 630

OR

PO BOX 4000

Gippsland Mail Centre

VICTORIA VIC 3841

## OTHER INFORMATION

The law requires Hendersons FP Pty Ltd to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by Hendersons FP Pty Ltd or its Authorised Representatives. Hendersons FP Pty Ltd has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

## HOW TO CONTACT US

### **Hendersons Private Wealth**

Phone 08 7202 1400  
Email [adminusers@hpwealth.com.au](mailto:adminusers@hpwealth.com.au)  
Web [www.hendersonspw.com.au](http://www.hendersonspw.com.au)  
Postal GPO Box 2949, ADELAIDE SA 5001  
Address Level 12, 26 Flinders Street, ADELAIDE, SA 5000