

# Australian Financial Services Licence

MCKINNON FINANCIAL PLANNING PTY LTD

ACN: 155233784

Licence No: 417488

is hereby licensed as an Australian Financial Services Licensee pursuant to section 913B of the Corporations Act 2001 subject to the conditions and restrictions which are prescribed, and to the conditions contained in this licence and attached schedules.

Effective 16 March 2012

## Authorisation

1. This licence authorises the licensee to carry on a financial services business to:
    - (a) provide financial product advice for the following classes of financial products:
      - (i) deposit and payment products limited to:
        - (A) basic deposit products;
      - (ii) debentures, stocks or bonds issued or proposed to be issued by a government;
      - (iii) life products including:
        - (A) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
        - (B) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
      - (iv) interests in managed investment schemes including:
        - (A) investor directed portfolio services;
      - (v) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
      - (vi) securities;
      - (vii) standard margin lending facility; and
      - (viii) superannuation; and
    - (b) deal in a financial product by:
      - (i) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
        - (A) deposit and payment products limited to:
          - (1) basic deposit products;
        - (B) debentures, stocks or bonds issued or proposed to be issued by a government;
        - (C) life products including:
          - (1) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
          - (2) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
        - (D) interests in managed investment schemes including:
          - (1) investor directed portfolio services;
        - (E) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
        - (F) securities;
        - (G) standard margin lending facility; and
        - (H) superannuation;
- to retail and wholesale clients.

