

Corporate Authorised Representative

ISSUED TO

ND Financial Services Pty Ltd

ASIC Representative Number : 001247172

As of the 1st July 2016 the above named entity is authorised under section 916A of the Corporations Act as a corporate authorised representative of Unison Wealth Management Pty Ltd to provide the following financial services:

- SMSF Advice** Provide financial product advice (as defined in s766B Corporations Act 2001 (Cth)) to retail and wholesale clients on:
- self-managed superannuation funds;
 - superannuation products in relation to a client's existing holding in a superannuation product but only to the extent required for:
 - a. making a recommendation that the client establish a self-managed superannuation fund; or
 - b. providing advice to the client on contributions or pensions under a superannuation product.
- Class of Product Advice** Provide class of product advice (as defined in s912A(4) of the Corporations Act) to retail and wholesale clients on:
- superannuation products;
 - securities;
 - simple managed investment schemes;
 - general insurance products;
 - life risk insurance products;
 - basic deposit products.
- Arranging** Arrange to deal in an interest in a self-managed superannuation fund in respect of retail and wholesale clients.

The grant of authority pursuant to this authorisation is dependent on the ongoing compliance with the terms of the Representative Agreement between Unison Wealth Management Pty Ltd and ND Financial Services Pty Ltd to the extent that the agreement sets out obligations and duties of a Representative.



Unison Wealth Management Pty Ltd
Managing Director



Unison Wealth Management Pty Ltd AFSL 289621

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