

ANNEXURE TO THE FSG

ABOUT YOUR ADVISOR

Your adviser is **Roberto Larrondo** whose company trades under the business name Centenary Financial Pty Limited.

Both Roberto Larrondo and Centenary Financial Pty Limited are authorised representatives of AVALONFS Pty Ltd, AFSL 437518. Their authorised representative number, as issued by the Australian Securities and Investments Commission (ASIC), are 401278 for Roberto Larrondo and 285761 for Centenary Financial Pty Limited .

AUTHORISATION STATEMENT

Roberto Larrondo is authorised to provide you with advice and deal in the following areas:

- Basic and non-basic deposit products
- Deposit products other than basic deposit products;
- Bonds and Debentures issued by a Government
- Life products including;
 - Investment life insurance products
 - Life risk insurance products such as term life, TPD, trauma and income protection, business expense, keyperson, shareholder insurance
- Interests in managed investment schemes including Investor directed portfolio services
- Securities
- Superannuation products including personal funds, employer funds, retirement savings accounts (RSA's)
- Self-Managed Superannuation Funds

Can provide tax (financial) advice services: Yes

NOTE: AVALONFS does not provide tax advice and you should seek independent tax advice from a tax specialist.
(Refer Page 6 this document).

YOUR ADVISER'S EXPERIENCE AND QUALIFICATIONS

Roberto has operated in the Financial Services Industry since 2006 and has a Bachelor of Economic and holds a Master of Applied Finance. Roberto provides professional advice services to his clients to help them achieve their lifestyle and financial goals in areas of wealth creation, retirement planning, debt minimisation, estate planning and personal insurances.

Roberto holds the following qualifications:

- Master of Applied Finance
- Bachelor of Economics

| CONTACT Your Adviser | |
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