ABOUT YOUR ADVISER

Paul Patman | Authorised Representative Number 1002902

Adviser Profile | 13/10/2026

CCA Financial Planning Pty Ltd trading as

CCA Financial Planners

Corporate Authorised Representative Number 1315863

BUSINESS CONTACT DETAILS

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CCAFP Wealth Pty Ltd (ABN 56 659 188 655 | AFSL 540 531) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the CCAFP Wealth Pty Ltd Financial Services Guide (FSG).

About Me

I began my career in the finance industry in 1989 and have over three decades of experience across banking and financial planning.

I hold the following qualifications:

- Diploma of Financial Planning

I hold the following memberships:

- Financial Advice Association Australia (FAAA)

Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary and employee share plan.

The following table summarises the types of fees or commissions that applicable to the services that I provide. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up to	
SoA Preparation Fee	$30,000	
Implementation Fee	$10,000	
Hourly Rate	$440	
Insurance Priority Claims Handling	$5,500 for level cover up to $500,000 1.1% for level cover above $500,000	
Remuneration	**Initial**	**Per Annum**
Adviser Service Fee	n/a	Up to $50,000
Adviser Service Fee (asset based)*	n/a	Up to 1.10%
Insurance Commission*	0% to 66%^	0% to 35%**

*Based on a % of funds invested or insurance premiums

**For co-owned insurance policies, ongoing commissions will be shared equally with the co-owner (50% each).

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a $200,000 investment would equal a $2,000 fee payable.

Benefits, interests and associations

The Licensee, your Adviser and the financial planning business have arrangements with the following parties that may be capable or reasonable seen to be capable of influencing their advice.

Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products. Where applicable, the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice. The referral fees we receive are paid to the licensee and are not received by the adviser. You are under no obligation to use the businesses we refer you to. We will not share your personal information with our referral partners without your consent.

Referral Parties (from them to us)

We may pay a referral fee of up to 20% of our upfront and ongoing fees to the following businesses:

- Bossio Financial Planning Pty Ltd
- AH Financial Group Pty Ltd

Referral Parties (from us to them)

We may receive the following benefits when referring you to the following businesses:

- BLSSA Pty Ltd (Mortgage Broking – 30% of upfront commissions, 40% of ongoing commissions
- Gravitas (Mortgage Broking – 30% of upfront commissions, 40% of ongoing commissions)
- AIA (Health insurance) – 20% of upfront commissions, 0% of ongoing commissions