Financial Services Guide

Ausbiz Wealth Pty Ltd

ABN: 64 641 999 233
Authorised Representative No. 1283729

Corporate Authorised Representative: Ausbiz Wealth Pty Ltd

Mail:	PO Box 1760	T1 404 Kon-Tiki Business Centre 55 Plaza Parade
	Sunshine Plaza QLD 4558	Maroochydore Qld 4558
Telephone:		
Email:	1300 876 693	
Website:	support@ellerfield.com.au	
	www.ellerfield.com.au	

Office Locations **Sunshine Coast I Brisbane I Gold Coast I North Sydney I Mount Isa I Darwin**

Licensee: Ellerfield Private Wealth Pty Ltd

Mail:	T1 404 Kon-Tiki Business Centre, 55 Plaza Parade Maroochydore Qld 4558
Telephone:	1300 876 693
Email:	support@ellerfield.com.au
Website:	www.ellerfield.com.au

Version 2.2 dated 25 November 2026

About this document

This Financial Services Guide ("FSG") is an important document. You should read it carefully and make sure you understand it.

This FSG is provided to you by Ausbiz Wealth Pty Ltd ACN 641 999 233 ("Ausbiz Wealth", we, our, us), to inform you of the financial services we are able to provide as an Authorised Representative of Ellerfield Private Wealth Pty Limited ACN 161 363 097 ("Ellerfield Private Wealth"), the holder of an Australian Financial Services Licence (AFSL No. 436859) and to assist you in deciding whether to use any of the services offered in this FSG. This FSG replaces all prior versions.

This FSG explains:

- Other disclosure documents we may give you
- Who we are and how you can contact us
- Financial services and products we are authorised to provide
- What our responsibilities are and what type of advice we give
- How you can instruct us
- How we get paid (remuneration, commissions, benefits)
- How we deal with customer complaints and where you can go for further help
- Our compensation arrangements
- Potential conflicts of interest
- Records we keep and privacy policy

This FSG contains general information. If you have further questions after reading it please contact us.

Who we are

Ausbiz Wealth is a financial services firm that operates a network of Advisers located around the country specialising in financial planning, wealth management and general advice and dealing services.

Ausbiz Wealth is a representative of, and acts on behalf of, Ellerfield Private Wealth when it provides financial services to you.

If you decide to utilise the services provided by Ausbiz Wealth and its network of Advisers, you will also receive an Adviser Schedule. The Adviser Schedule provides details of who your Adviser is and how you can contact them.

Not Independent

Ellerfield Private Wealth, Ausbiz Wealth and its Advisers are not independent, impartial or unbiased because they may have an association or relationship with issuers of financial products that may influence the services we provide to you. They may also receive commissions on life insurance products we recommend to our clients.

Other Disclosure Documents we may give you

You may receive other documents in addition to this FSG when your Adviser provides you with personal financial advice or recommends a financial product.

Statement of Advice

Any advice that you receive from your Adviser which takes your personal objectives, financial situation and needs into account, will be presented to you in writing in your Statement of Advice (SoA), also known as your financial plan. The SoA is an important document as it sets out the scope of advice being provided by your Adviser, the information your Adviser has considered and the resulting recommendations made and why the recommendations are suited to your situation and appropriate for you. It will contain enough detail for you to make an informed decision about whether to act on the advice and will outline:

- Your Adviser's recommendations and the basis on which they are given.
- The costs of the advice and information about fees, commissions or other benefits that we, your Adviser or a related party may receive.
- Details of any relationships or associations that we or your Adviser may have with product providers or related parties.

Record of Advice

If your Adviser provides you with further personal advice, you may receive a Record of Advice (RoA) on the condition that your circumstances and the basis of advice have not changed significantly since the initial advice was received from your Adviser. You may request a copy of the advice record that we keep. Any request must be made, either verbally or in writing, within seven (7) years (or as prescribed by law) of the provision of the further personal advice, and should be directed to your Adviser or Advice Practice.

Product Disclosure Statement (PDS)

Where we make a recommendation on a product (other than securities listed on the ASX), we will provide a copy of the relevant PDS (either a physical copy or link to an electronic copy) which will assist you in deciding whether to acquire the financial product. The PDS contains important information about the product features, benefits, risks and fees associated with that product. The PDS should be read carefully to enable you to make an informed decision about whether to utilise the product.

Target Market Determination (TMD)

In addition to the PDS, we will provide a copy of the relevant TMD (either a physical copy or link to an electronic copy), which describes who the product may be suitable for, based on likely needs, objectives, and financial situation. The TMD should be read carefully to enable you to make an informed decision about whether to utilise the product.

Financial Services we are authorised to provide

Ausbiz Wealth is authorised by Ellerfield Private Wealth under its AFSL to provide an extensive range of financial services to retail and wholesale clients including but not limited to providing advice and dealing in the following classes of financial products:

- deposit and payment products limited to
  - basic deposit products;
  - deposit products other than basic deposit products;
- government debentures, stocks or bonds;
- life products including:
  - investment life insurance products;
  - life risk insurance products;
- interests in managed investment schemes including investor directed portfolio services;

- interests in managed investment schemes limited to MDA Services;
- retirement savings accounts;
- securities;
- standard margin lending facility; and
- superannuation.

About your Adviser

Advisers are authorised by Ellerfield Private Wealth to provide financial product advice in relation to, and deal in, certain financial products and services. Ellerfield Private Wealth will be responsible for any financial services that your Adviser is authorised to provide to you.

The Adviser Schedule contains important information about your Adviser including what advice they can provide, their qualifications and experience.

Nature of Advice and our Responsibilities

Ausbiz Wealth and its Advisers may provide personal advice and/ or general advice regarding financial products and services that can be dealt through us. Personal advice is advice that takes into account one or more of your objectives, financial situation and needs ("your Personal Circumstances"). You should immediately notify your Adviser if your Personal Circumstances change. Each time you receive any personal advice, you will be asked to confirm whether your Personal Circumstances have changed. Your Adviser can only make recommendations based on the information provided by you. Without all the necessary information, the advice given may not be appropriate for your Personal Circumstances.

Before taking any action to acquire any of the financial products or services mentioned in this FSG you should consider whether the product or service is appropriate having regard to your Personal Circumstances. You should also refer to the relevant PDS and TMD and ensure that you understand the risks associated with those financial products and services.

It should be noted that if you open an account with us you may be requested to provide some information relating to your financial circumstances and risk profile. This information is collected so that we can:

- confirm your ability to finance any trading and/ or investment in recommended products that you enter into and that your attitude to risk is comparable to that of the financial products you intend to trade; and
- identify who you (and any associated entities) are as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AMLCTF Act 2006).

By collecting this information it does not mean that Ausbiz Wealth or any of its Adviser will or have provided personal advice to you.

How to instruct us?

Where permitted, we will accept instructions via telephone, email or website enquiry or other secure portal.

You must check and confirm with us that instructions sent via email, have in fact been received for action.

You must review any confirmation or statement we send to you within a reasonable timeframe of receipt to ensure its accuracy and report, to us, any discrepancies or required amendments.

How do we get paid?

The fees charged for our advice and services will be agreed between you and us and may be based on:

- an agreed dollar amount;
- an hourly rate; and/or
- a percentage-based fee.

The fees will either be invoiced directly to you or deducted from your account provided that you give your written consent.

Our advice fees are detailed in Private Wealth Management Program Fee Schedule included in this document and further outlined in the Statement of Advice (SOA) issued to you or the Client Agreement entered into between either the Third Party Service Provider and you or between Ausbiz Wealth and you.

Full details of brokerage, commission or transaction fees (ie. in the form of a spread mark-up or a rebate on the spread margin) payable by you is outlined in the Client Agreement entered into between the Third Party Service Provider and you.

Other benefits

Referral fees

You may have been referred to us by a service provider that may receive financial or non-financial benefits from us, details of which will be disclosed in the SOA we provide to you.

With your permission, we may refer your business to a service provider which may pay us financial or non-financial benefits, details of which will be disclosed in the SOA we provide to you.

Please note that referral fees will only be paid to a service provider by us or received by us from a service provider if you have authorised such payments or receipts in writing by signing the Authority to Proceed included in your SOA or the Client Agreement entered between Ellerfield Private Wealth and you or such other similar document.

Remuneration of employees, directors and representatives

Our directors, employees, representatives and authorised representatives may in turn be remunerated (in part) on a commission basis for the services provided to you. Their remuneration is included in the commissions and fees discussed above and, where relevant, disclosed in your SOA or the Client Agreement entered between Ausbiz Wealth and you or such other similar document.

Conflicts of interest and associations

Conflicts of interest may occur from time to time. Ausbiz Wealth or your Adviser will advise you of any material interest that could reasonably be expected to influence our recommendation of a financial product to you, either verbally or within an SOA or ROA.

However, you should be aware that:

- Ausbiz Wealth's client advisers are remunerated in part on a share of brokerage or commission basis
- if you have been referred to us by a third party, that person may receive a share of fees or brokerage charged to you

- Ausbiz Wealth, its directors and representatives (including authorised representatives) may have material interests in the shares of companies that we have provided advice on from time to time.

Ellerfield Private Wealth and Ausbiz Wealth have an association with a number of third party service providers that provide execution and clearing services to clients. If Ellerfield Private Wealth or Ausbiz Wealth has referred or introduced you to a third party service provider it may receive a share of the fees, brokerage or commission charged to you.

Ausbiz Wealth, its related parties and affiliates may refer clients to each other from time to time. If you have been referred or introduced to us by an affiliate or related party, or if Ausbiz Wealth introduces you to an affiliate or related party, the fees, charges and brokerage you pay will not be shared with the referring party and will be retained by the service provider.

Ausbiz Wealth is a related entity of Ellerfield Private Wealth. Ellerfield Private Wealth may be the operator of the MDA Service. Clients that have an account under the MDA, may hold shares in ARC Funds Limited, an entity listed on the ASX and an entity which is affiliated and/ or related to Ellerfield Private Wealth.

These Conflicts of Interest and Associations in no way influence the provision of financial services to you by Ellerfield Private Wealth, Ausbiz Wealth, your Adviser or an Authorised Financial Service Provider.

Complaints resolution

If you wish to make a complaint, you can contact your Adviser or the Complaints Officer (Mr Michael Walker) on 1300 876 693 or by email on support@ellerfield.com.au. Ellerfield Private Wealth has a formal client complaint resolution procedure. All complaints are reviewed and investigated by our Complaints Officer. If you make a complaint, our first response will be to contact you to discuss the complaint and to register a formal record of such complaint. We will endeavour to resolve your complaint quickly and fairly.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, we offer clients the use of an independent industry arbiter, namely, the Australian Financial Complaints Authority (**AFCA**). Ellerfield Private Wealth has agreed not to contest a final resolution from AFCA.

AFCA's contact details are:

Address:	GPO Box 3 Melbourne VIC 3001
Phone (toll free):	1800 931 678
Email:	info@afca.org.au
Website:	www.afca.org.au

Compensation arrangements

Ellerfield Private Wealth (Ausbiz Wealth's authorising licensee) holds professional indemnity insurance which meets the requirements under the Corporations Act 2001 for compensation arrangements. The insurance covers claims arising from the financial services provided to you by Ellerfield Private Wealth and its representatives and authorised representatives.

Private Wealth Management Program Fee Schedule

This Schedule forms part of the Financial Services Guide (FSG) issued by Ellerfield Private Wealth Pty Limited (ACN 161 363 097, AFSL No. 436859) dated 25 November 2026.

Fees are calculated based on the level of service needed, frequency of review, resources required to complete required requests and the complexity of the advice given. We are committed to managing the cost of advice and service to provide value to everyone that engages with our advice and support service. All fees and commissions are inclusive of GST and the fees detailed below are indicative only. The actual fee you will be charged will be set out in your SOA and/ or the Client Agreement.

Initial consultation	The Initial Consultation may incur a minimum hourly fee of $440.
Engagement Appointment	The Engagement Appointment includes the completion of a Fact Find and has a minimum cost of $880 (GST inclusive) for a data collection appointment with an adviser. This amount may vary depending on certain circumstances.
Strategy Paper and Presentation	A Strategy Paper has a minimum cost of $2,200 and may be more, based on the complexity and expected resources to research and design the strategy.
Statement / Record of Advice - Preparation and Implementation	The Statement / Record of Advice Preparation Fee has a minimum cost of $550. This amount will vary depending on the complexity of the Statement of Advice and expected resources to complete the plan. The Implementation fee has a minimum cost of $550 and will increase with complexity, number of products, advice areas and strategies. **Additional Investments to an Existing Product**: The above advice preparation and implementation fees may apply to additional investments to existing products and will be charged in a similar fashion to fees charged to new products. Insurance commissions are collected through the product provider and are not a direct cost to you. The above fees may be subject to CPI increases.
Advice and Services Agreements	You can elect to enter into an Advice and Services Agreement to regularly review your strategy, products and/or plan. The cost of the Agreements is commensurate with the level of service agreed upon and the frequency of review and is outlined in the Agreement. The minimum fee is $281.25 per month per individual entity and is usually reviewed and re-engaged annually, where suited.
Ad hoc advice	Where you do not wish to sign an Advice and Services Agreement but require regular advice on an ad hoc basis, a minimum hourly fee of $440.00 will apply.
Margin Loans	The relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not a direct cost to you.
Execution only service	Where we provide a no-advice financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off minimum fee from $330.00 may apply.

Insurance products

Where we arrange a life insurance product for you, the relevant insurer will pay an initial commission to us. The commission is calculated as a percentage of the premium paid (and may include health, occupational, frequency and modal loadings and policy fees, but excludes stamp duty).

Commission will also be paid when you renew your policy each year.

The rates of initial and renewal commission will depend on the date the policy is issued and are set out in the table below:

Date policy is issued	**Initial Commission (% of annual policy cost including GST)**	**Commission for Subsequent Years upon renewal (% of annual policy cost including GST)**
From 01 January 2020	up to 66%	up to 22%
From 01 January 2019 to 31 December 2019	up to 77%	up to 33%
From 01 January 2018 to 31 December 2018	up to 88%	up to 33%
Before 01 January 2018 or before 01 April 2018 (where the application was received before 01 Jan 2018)	up to 130%	up to 33%

Fees may be paid via direct debit from your nominated bank account, or from your nominated investment product/s, where permitted. You will be asked and required to authorise this type of payment in writing prior to completion of the request.

You will be asked and required to authorise payments in writing.

PRIVACY POLICY

Ausbiz Wealth Pty Ltd (Ausbiz Wealth) recognises the importance of your privacy, and that you have a right to control how your personal information is collected and used. We know that providing personal information is an act of trust and we take that seriously. Unless you directly give us consent to do otherwise, Ausbiz Wealth will only collect and use your personal information as set out below.

Ausbiz Wealth abides by the Australian Privacy Principles, which provide a scheme in relation to the collection, disclosure, use and storage of personal information.

Ausbiz Wealth ensures to the extent possible that its agents and service providers are aware of its and their respective obligations under the Privacy Act.

Collection of Personal Information

Personal information is information or opinion from which an individual's identity may be ascertained. Ausbiz Wealth collects personal information from its clients as part of the account opening process and enquiry forms.

The nature of personal information collected by Ausbiz Wealth generally comprises an individual's personal and financial information, including address, phone, fax, e-mail, income statement, financial goals and objectives and risk profile. Such personal information is collected for the purposes of providing financial services and products to you. Failure to provide personal information may expose you to high risks in respect of the recommendations provided and may affect the adequacy or appropriateness of the advice we give you.

If you choose to not provide your personal information when requested, we may not be able to provide the financial services that you have requested.

In some cases, where it makes sense and is lawful, you can interact with us anonymously or by using a pseudonym (an alias). This will generally be permitted when you are viewing our website and prior to registering your interest to open an account.

We usually collect personal information directly from you although sometimes we may use agents or service providers to do this for us. We may also acquire lists from other sources, both from other companies and from other public documents.

We do not collect personal information unless it is necessary for us to have this information when providing financial services and products to you. On occasion, some of this personal information may be sensitive and we will only collect it with your consent or when required to by law.

The management of Ausbiz Wealth is committed to ensuring that all personal information collected from its clients is afforded an appropriate level of privacy in accordance with the Privacy Act and the Australian Privacy Principles, by which Ausbiz Wealth is bound.

Collection of Sensitive Information

We will not use any personal identifiers issued by a government agency (eg. Tax file number or Medicare number) as an identifier in our records or systems. Should legislation require us to ask you to provide your tax file number, we will only use that number for the purposes permitted by legislation and not as a general means of identifying you.

Unsolicited Personal Information

Unsolicited personal information is personal information about an individual that has been unintentionally received. This is an uncommon occurrence for Ausbiz Wealth, but when it does happen, we will protect your personal information with the same rigour as we treat personal information that we intended to collect. If we could not have collected this information through our normal processes, we will de-identify that information as soon as we can.

Use and Disclosure of Personal Information

We will only use or disclose Personal Information collected by us for the purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure; or where you have consented to such disclosure. The disclosure of sensitive information collected by Ausbiz Wealth is prohibited under all circumstances.

We may disclose your information to our service providers and contractors from time to time to help us provide and market our financial services and products to you. If we do this we generally require these parties to protect your information in the same way we do.

In some cases we may need to disclose your personal information outside Australia. If we believe that the overseas third party is not subject to privacy obligations equivalent to those which apply to us we will seek your consent to disclose the information, except where the Australian Privacy Principles do not require us to do so.

We are also obliged pursuant to the Corporations Act to maintain certain transaction records and make those records available for inspection by either a relevant regulator (eg. Australian Securities and Investments Commission).

We will not use or disclose your personal information for any other purposes without first obtaining your express or implied consent. We may however be required to disclose your personal information without your consent if the disclosure is:

- required or authorised by law;
- we believe it is necessary to provide you with a service which you have requested;
- required in order to investigate an unlawful activity;
- required by an enforcement body for investigative activities; or
- the assets and operations of the business are transferred to another party as a going concern.

Use of Technology and Automated decision making

Ausbiz Wealth and its Advisers may use third party systems in order to facilitate the provision of financial services to you, including but not limited to Document Verification Services, Trade execution platforms, Portfolio Reporting Platforms and Customer Relationship Management Systems.

Your personal data may be captured within these platforms and the data will be stored securely pursuant to the providers Privacy Policy and where you have an account with the provider, the terms and conditions that you entered into with the provider.

Some of these platforms will also be used as part of the financial advice process whereby your data will be used to generate a report which your adviser will use to put together the advice provided to you. We do not use any automated-decision making and any reports generated by a system are used as a resource by your adviser in formulating the advice provided to you.

Security of Personal Information

We strive to ensure the security, integrity and privacy of personal information we hold in relation to our clients. We use a variety of physical and electronic security measures including restricting physical access to our offices and firewalls and secure databases to keep personal information secure from misuse, loss or unauthorised use or disclosure. Some of these steps include:

- Physical access controls to our premises;
- Paper files are stored in lockable cabinets;
- Computer and network security including password and other electronic protection;
- Our employees are obliged to respect the confidentiality of personal information we hold; and
- Training of staff on information handling processes.

We only retain information that is necessary and relevant to our operations. We retain most information relating to you for at least seven years in order to meet legal and business requirements. Once information is no longer required, we arrange for it to be destroyed in a secure manner.

Access to personal information

You have a right to access most personal information we hold about you and if we deny access in some circumstances we will tell you why. A reasonable charge may apply to gain access to the information. You will be advised of any charges that may apply when you make a written request.

To request access, please contact either your advisor or our privacy officer as set out at the end of this document. You may be required to provide suitable identification to enable us to protect the security and privacy of your personal information.

Changing or deleting your Personal Information

We endeavour to ensure that information we hold about you is accurate, complete and up-to-date whenever we collect, use or disclose it. If you establish that information we hold about you is not accurate, complete or up to date, then we will take reasonable steps to correct the information. It is however important that you advise us immediately of any changes to your personal and financial information.

Cookies

Cookies are pieces of information that a website transfers to your computer's hard disk for record keeping purposes. Most web browsers are set to accept cookies. Cookies in and of themselves do not personally identify users, although they do identify a user's browser. Cookies are useful to determine overall traffic patterns through our website.

If you do not wish to receive any cookies you may set your browser to refuse cookies. This may mean you will not be able to take full advantage of our website.

Direct Marketing

We may use your personal details to provide you with information about financial services and products which may be of interest to you.

If we send you any information about financial services or products, or you do not want us to disclose your personal information to any other organisation in this context (including related bodies corporate) you can opt out by contacting your advisor or our Privacy Officer.

Online Links to Third Party and Co-Branded Sites

We may provide links to websites outside of our service. These linked sites are not under our control Ausbiz Wealth, and we are not responsible for the conduct of companies linked to our website. Before disclosing your personal information on any other website, we advise you to examine the Terms and Conditions of those websites.

Future changes

We review our Privacy Policy periodically and reserve the right to change it at any time. We will notify you of any changes by posting an updated version of the policy on our website.

For further information

Please contact our Privacy Officer to ask for access to your information or if you have a complaint concerning your information privacy or if you would like more information about our approach to privacy.

Telephone: 1300 876 693

Email: support@ellerfield.com.au
Address: T1 404 Kon-Tiki Business Centre, 55 Plaza Parade
Maroochydore Qld 4558

You can obtain further general information about your privacy rights and Commonwealth privacy law from the Office of the Australian Information Commissioner by:

Telephone: 1300 363 992
Website: www.oaic.gov.au
Address: GPO Box 5218 Sydney NSW 1042

Adviser Schedule

Prepared on 25 November 2026.

This Adviser Schedule is referenced in the Financial Services Guide. You should read it and keep it for future reference.

Who is my Adviser?

Your Adviser is authorised by Ausbiz Wealth Pty Ltd, an Authorised Representative of Ellerfield Private Wealth Pty Limited.

Adviser Name: Scott McKeown

Adviser No.: 297028

Scott has over 15 years of experience providing holistic advice and wealth strategies to a diverse range of clients and is passionate about developing long term relationships with people looking to better understand their current situation and improve their financial position.

Scott makes flexible plans, that are easily understood and wholly focused on each model of success based around your financial planning needs including, personal and business insurance, wealth creation, tax and cashflow strategies, retirement and estate planning.

What we do!

Our services include, but are not limited to:

- Wealth Accumulation
- Financial (Tax) Advice Strategies
- Superannuation & Retirement Income
- Retirement & Redundancy Planning
- Income & Asset Protection
- Estate Planning
- Aged Care
- Government Benefits

I am authorised to provide financial advice and arrange for you to acquire the following types of investment and financial products:

- Deposit and Payment Products - Basic & Non Basic
- Government Debentures, Stocks or Bonds
- Managed Investment Schemes including IDPS
- Retirement Savings Accounts
- Life Insurance Products
- Securities
- MDA Services
- Superannuation

Where I am

My office is located at

T1 404 Kon-Tiki Business Centre
55 Plaza Parade
Maroochydore Qld 4558

If you would like to discuss any of this information or would like to arrange an appointment, please phone me on my mobile 0428 492 073 or email me at scottm@ellerfield.com.au

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Who is my Adviser?

Your Adviser is authorised by Ausbiz Wealth Pty Ltd, an Authorised Representative of Ellerfield Private Wealth Pty Limited.

Adviser Name: Jenifer Napper

Adviser No.: 1005901

Jenifer has over 30 years of experience providing advice and wealth strategies to a diverse range of clients and is passionate about developing long term relationships with people looking to better understand their current situation and improve their financial position.

Jenifer makes flexible plans, that are easily understood and wholly focused on each model of success based around your financial planning needs including, personal and business insurance, wealth creation, retirement and estate planning.

What we do!

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- Government Benefits
- Income & Asset Protection
- Estate Planning
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Who is my Adviser?

Your Adviser is authorised by Ausbiz Wealth Pty Ltd, an Authorised Representative of Ellerfield Private Wealth Pty Limited.

Adviser Name: Michael Templeton

Adviser No.: 437784

Michael has over 32 years of experience providing advice and wealth strategies to a diverse range of clients and is passionate about developing long term relationships with people looking to better understand their current situation and improve their financial position.

Michael makes flexible plans, that are easily understood and wholly focused on each model of success based around your financial planning needs including, personal and business insurance, wealth creation, tax and cashflow strategies, retirement and estate planning.

What we do!

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- Retirement Savings Accounts
- Life Insurance Products
- Securities
- MDA Services
- Superannuation

Where I am

My office is located at

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55 Plaza Parade
Maroochydore Qld 4558

If you would like to discuss any of this information or would like to arrange an appointment, please phone me on my mobile 0457 507 266 or email me at michaelt@ellerfield.com.au