Financial Services Guide Part 2

Financial Adviser Profile

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This document is Part 2 (Financial Adviser Profile) of the Financial Services Guide (FSG) and should be read together with the MiQ Financial Services Guide Part 1. Part 2 sets out specific details about your Adviser as a Representative or Authorised Representative of MiQ Private Wealth Pty Ltd.

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MiQ PRIVATE WEALTH

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MiQ PRIVATE WEALTH

1 Your Financial Adviser

Clare Sullivan

Partner & Senior Financial Adviser

- Advanced Diploma of Financial Services (FP)
- Diploma of Financial Services (FP)
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I am an Authorised Representative of **MiQ Private Wealth Pty Ltd** |ABN 14 606 420 919 | Australian Financial Services Licence 504773. My ASIC Authorised Representative Number is 001004751.

MiQ Private Wealth Pty Ltd Contact Details

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In this document, the terms 'I', 'me', 'my', 'us', 'we', 'us' and 'our' refer to Clare Sullivan and MiQ Private Wealth Pty Ltd. Wherever the term "Representatives" is used in this document, it includes Authorised Representatives of MiQ Private Wealth Pty Ltd, unless otherwise specified.

2 The Services I Provide

I am authorised by MiQ Private Wealth Pty Ltd to provide advice and services in the following areas:

- Deposit and payment products – non-basic deposit products
- Derivatives
- Investment life insurance products
- Life risk insurance products
- Managed investment schemes, including investor directed portfolio services
- Managed discretionary account (MDA) services
- Retirement savings account products
- Securities
- Standard margin lending facility
- Superannuation – all

Services that I am not authorised to provide advice on are:

- Advanced derivatives

In addition to the authorised services above, I am also authorised to provide tax (financial) advice services incidental to the advice and services I provide.

Managed Discretionary Account Service

We may offer you a Managed Discretionary Account (MDA) Service to manage investments held through your nominated HUB24, BT Panorama and/or BT Wrap account(s) on your behalf, in accordance with an investment program agreed with you ('Investment Program'). The Investment Program will be documented in a Statement of Advice (SoA) which will detail our advice and how it will assist you in meeting your objectives.

An MDA is a financial service that allows an Australian Financial Services Licensee and its Representatives (including Authorised Representatives) to invest in financial products on behalf of a client, and/or manage a client's (financial product) investment portfolio, on a discretionary basis.

The discretion can be used to rebalance a client's portfolio or replace a financial product with another within a Regulated Platform, for a particular reason, without having to contact the client and obtain the client's authority to make the changes. The reason these actions may be necessary is to actively manage the portfolio, without the time delay associated with seeking approval.

The MDA service is offered by MiQ Private Wealth Pty Ltd and its Representatives and is limited to this discretion and authority.

If you agree that MiQ Private Wealth Pty Ltd and its Representatives can manage the portfolio on a discretionary basis you must enter into an 'MDA Contract' with MiQ Private Wealth Pty Ltd and its Representatives and sign a section of the regulated platform's application form which directs the platform operator to take instructions from MiQ Private Wealth Pty Ltd or its Representatives, on your behalf, and act on those instructions.

What are the significant risks associated with using an MDA service?

A) The Authority allows MiQ Private Wealth Pty Ltd and its Representatives to make changes to your investments without seeking your prior authority. By giving us the discretion, you are bound by our actions and the changes we make to your investments (as long as the changes are within the limits of the Authority and in accordance with the Corporations Act). It is important you understand what we are authorised to do and carefully read and understand the activities that you are authorising us to perform on your behalf. You should contact us if you have any questions.

B) Neither MiQ Private Wealth Pty Ltd, nor its Representatives, nor any related or associated person or body corporate guarantees or makes any representations concerning the future performance of the managed funds, securities (shares), the return of capital, any specific level of performance, the success or tax effect of any strategy MiQ Private Wealth Pty Ltd and its Representatives may use, or the success of MiQ Private Wealth Pty Ltd and its Representative's overall decisions pursuant to the Authority.

C) The investment decisions made by MiQ Private Wealth Pty Ltd, and its Representatives are subject to various market, currency, economic, political, and business risks, and those investment decisions may not always be profitable and may at times result in losses.

D) There is also a risk that MiQ Private Wealth Pty Ltd's and its Representatives investment management and investment decisions will not achieve your expectations and needs.

E) These risks may also affect the value of your investment and the return you may receive.

F) Actions that MiQ Private Wealth Pty Ltd and its Representatives take pursuant to the discretion may trigger a capital gains tax liability, depending on your personal tax position. You should seek advice about the tax implications that would be applicable to you.

G) If MiQ Private Wealth Pty Ltd and its Representatives replace one financial product with another you may be charged a Buy/Sell spread by the platform operator or brokerage.

Do I have to enter into a contract for you to provide an MDA Service?

Yes. Before we can provide you with any MDA services you must first enter into an MDA Contract with MiQ Private Wealth Pty Ltd and its Representatives. This contract will set out the terms and conditions of the MDA Service.

How can I give MiQ instructions on corporate actions relating to the financial products in my portfolio?

We will exercise discretion in relation to the exercise of any rights attaching to your share investments and will not seek your written instructions on how to exercise those rights. Accordingly, you will not have the ability to give me instructions about how to exercise those rights. If you were investing in shares directly and not through a Regulated Platform or MDA service, you would be able to decide how to exercise any rights attaching to the shares.

For investments in managed funds, clients do not generally have any rights or entitlements in respect of the underlying investments held by the managed fund. Accordingly, we will not generally have any input into decisions about rights or entitlements (such as corporate actions).

Who prepares the Investment Program?

Your Financial Adviser will prepare and provide you with an MDA Investment Program.
The Investment Program will be included in a Statement of Advice (SoA) which complies with Division 3 of Part 7.7 and Div 2 of Part 7.7A of the *Corporations Act 2001* (Cth) and will be given to you by your Financial Adviser before you enter into the MDA Contract.

Who is responsible for reviewing the Investment Program?

We are required to review your Investment Program to ensure that it remains suitable for you. This review must take place at least once every 13 months by your Financial Adviser. Your Financial Adviser will contact you to arrange this review.

What information will be included in the MDA Contract and our accompanying SoA?

We must determine if the MDA service is appropriate for you based on your personal circumstances, needs and financial position, is in your best interests and give you a written SoA that includes our recommendations and remuneration disclosure.

The MDA Investment Program will also contain:

- Statements about the nature and scope of the discretions that we will be authorised and required to exercise under the MDA contract and any investment strategy that is to be applied in exercising those discretions; and
- Information about any significant risks associated with the MDA contract; and
- The basis on which we consider the MDA contract to be suitable for you; and
- Particular warnings if we have formed the view that you have provided us with inaccurate or limited information, or that the service may not be suitable for you if your relevant personal circumstances change.

Do you provide custodial or depository services for my portfolio?

We do not provide custodial or depository services. Your assets in the regulated platform are held by the platform custodian. We will give the custodian instructions in relation to the assets in your portfolio.

In addition:

- You may cancel the MDA service or request changes to the Investment Program at any time by first notifying us in writing.
- For direct share investments only, you may give us discretion to exercise any rights relating to the direct share investments in your portfolio (for example, corporate actions), which are also within our MiQ authorisation. In all other circumstances, we will only act in accordance with your written instructions on how any rights relating to these products in your portfolio are to be exercised.
- To protect your interests, MiQ does not allow its Representatives to have authority to withdraw funds from the Nominated Account/s. Further, we are not authorised to transact funds held outside your Nominated Account/s without your specific prior approval.
- As described above, MiQ places certain limits on discretionary services, such as:
    - We are not permitted to trade on your Nominated Account/s in an attempt to make short term gains. All investment decisions must be made with long-term goals in mind.

- We are required to maintain your portfolio within a specified range for each asset class or as further restricted by you. These limits on our discretion will be described in more detail in your SoA and MDA Contract.
- You will be provided with access to on-line reporting for your Nominated Account/s to view the transactions undertaken on your behalf and the impact on your portfolio. If you do not have internet access, you should not accept an MDA service.

Fees and costs associated with the MDA Service

The actual fees and costs relevant to your MDA Contract will be detailed in the Statement of Advice (SOA) that will be given to you.

Did you know?

Small differences in both investment performance, fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance, rather than 1%, could reduce your final return by up to 20% over a 30-year period (for example, reduce it from $100,000 to $80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask MiQ or your Financial Adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (www.moneysmart.gov.au) has a managed investment fee calculator to help you check out different fee options.

Fees and costs for BT Panorama

The following table shows fees and other costs that you may be charged using a BT Panorama Administration Service. These fees and costs may be deducted from your investment, the returns on your investment or from the MDA service assets as a whole. You should also seek advice on the tax implications of your MDA portfolio. You should read all of the information about fees and other costs, as it is important to understand their impact on your investment.

Type of Fee or Cost	Amount	How and When Paid
Fees when your money moves in or out of the MDA Service[1]		
Advice Implementation Fee The fee to open your MDA account	0-2%	Invoiced or deducted from the investment amount.
Ongoing Contribution Fee The fee on each amount contributed to your MDA account	0-2%	Deducted from the investment amount.
Withdrawal Fee The fee on each amount you take out of your MDA account	Nil	Not applicable
Exit Fee The fee to close your MDA account	Nil	Not applicable
Management and Investment Costs		
Managed Discretionary Account (MDA) Service Fee The fee for managing your investments in accordance with your Investment Program	Nil	Not applicable - we do not charge a fee for the MDA service.

Platform Administration Fees The fee and costs for managing your investment		
Administration Fee – Account Based	A fixed dollar fee of $540 p.a. per Panorama Investments account, regardless of your account balance or the investments you hold, as detailed in the table below.	Monthly in arrears. This is calculated on a daily basis and applies from the time of your first deposit into Panorama Investments. The fee is deducted from your cash account monthly or upon closure of your Panorama Investment accounts.
Administration Fee – Asset Based	A percentage fee on your total account balance as detailed in the table below: **Investment Balance** **Fee Rate** $0 - $1,000,000 0.15% Over $1,000,000 NIL	Monthly in arrears. This is calculated monthly and is based on your total average daily balance. The fee is deducted from your cash account monthly or upon closure of your Panorama Investments account.
Expense Recovery	Up to $80 pa per BT Panorama Investments account or up to $95 pa per Panorama Super account, plus 0.03% pa of your Panorama Super account balance for expenses incurred in relation to the Operational Risk Financial Requirement (ORFR). The Administrator has the discretion in deciding whether to pass on to investors all or a portion of the actual expenses properly incurred in each financial year by the Administrator. The Administrator intends to exercise its right to recover expenses in respect of costs that relate to your Panorama Investments/Super account, which include government levies and complying legislative requirements.	Calculated based on the expenses incurred and deducted from your cash account at the time the expense is applied. The ORFR component is calculated as a percentage of your Panorama Super account balance, including the amount held in your cash account. It is calculated and deducted from your cash account at the time the expense is applied. Expense recovery is payable to the Trustee and will not be passed on to your financial adviser or your financial adviser's dealer group.
Investment Fees The fee and costs for managing your investment		
Fund Manager Fees The fees charged by the managers of the funds in which your MDA account is invested	0-2%	This amount is paid to the managers of the funds in which your MDA account is invested and is reflected in the unit price of the relevant managed fund.
Service fees		
Switching Fee The fee for changing investment options	Nil	Not applicable
Transaction Fee The fee when the MDA operator switches between one investment to another	Nil	Not applicable
Brokerage The fee for the execution and settlement of share trades	0.11% or min of $12.50	This amount is paid at the same time the trade occurs and deducted from your cash account.

1. *You may also incur a buy/sell spread when your money moves in or out of the MDA service or when the MDA operator buys or sells investments. See 'Buy/Sell spread' under the section, 'Additional explanation of fees and costs' for further details.*
2. *Abnormal expenses (if any) and transaction costs will generally be paid by the MDA service. See 'Expenses' under the section 'Additional explanation of fees and costs' for further details.*

All fees in the table above are shown inclusive of GST and net of Reduced Input Tax Credits (RITC). Additional fees and charges may apply. See the '*Additional explanation of fees and costs*' below, for further information.

The information in the table above can be used to compare costs between the MDA Service and different simple managed investment products (Managed Funds).

Example of annual fees and costs of the MDA Service

The below table gives an example of how the MDA Service fees and costs can affect your BT Panorama investment over a one-year period. You should use the table to compare the MDA Service with other MDA services and simple managed investment products (Managed Funds).

The examples assume an account balance of $50,000 invested in the MDA Service with no variation in the value of your investment over this period. In practice, the actual fees we charge are generally based on the value of your investment which may vary daily. This example also assumes that the additional $5,000 contribution occurs at the end of the relevant period (that is, no management fees are incurred in connection with the additional investment amount).

Example	Fee	Balance of $50,000 with total contributions of $5,000 during the year
Ongoing Contribution Fees	Nil	For every $5,000 you put in, you will be charged a contribution fee of $0.
PLUS Management and Investment Costs *Comprising* Managed Discretionary Account (MDA) service fee Administration fee – fixed Administration fee – asset based Expense Recovery (Investment) Total Fund Manager fees for the portfolio	1.50% 0.00% p.a. Flat fee 0.15% Flat fee 1.00%	If you have $50,000 in the MDA Service, you will be charged $1,195 each year comprising: $0 $540 $75 $80 $500
EQUALS cost of MDA Service		If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year, you would be charged fees of $1,195 plus any brokerage costs. **What it costs you will depend on the fees you have been able to negotiate.**

Notes to example

1. *You may also incur a buy/sell spread when your money moves in or out of the MDA Service. See 'Buy/Sell spread' under the section, 'Additional explanation of fees and costs' below for further information.*
2. *Management costs are calculated using the average 'indirect cost ratio' for the relevant portfolio of the MDA service for the financial year ended. The 'indirect cost ratio' refers to the management costs that were not paid directly out of your account (for example MDA service fees and Platform Fees) but were paid from the MDA Service assets over the relevant financial year, expressed as a percentage of the average net asset value of the MDA Service. It is not a forecast of the amount of the total management costs in the future. Past performance is not a reliable indicator of future performance, and the amount of the management costs may be higher or lower in the future.*
3. *The calculation of the management costs in the example assumes that the additional $5,000 invested in the MDA Service occurs at the end of the relevant period and therefore no management fees are payable on the additional investment. Additional fees may apply, as well as the abnormal expense recovery. Refer to 'Additional explanation of fees and costs' below for more information.*

Fees and costs for HUB24

The following table shows fees and other costs that you may be charged using a HUB24 Administration Service. These fees and costs may be deducted from your investment, the returns on your investment or from the MDA service assets as a whole. You should also seek advice on the tax implications of your MDA portfolio. You should read all of the information about fees and other costs, as it is important to understand their impact on your investment.

Type of Fee or Cost	Amount	How and When Paid
Fees when your money moves in or out of the MDA Service[1]		
Advice Implementation Fee The fee to open your MDA account	0-2%	Invoiced or deducted from the investment amount.
Ongoing Contribution Fee The fee on each amount contributed to your MDA account	0-2%	Deducted from the investment amount.
Withdrawal Fee The fee on each amount you take out of your MDA account	Nil	Not applicable
Exit Fee The fee to close your MDA account	Nil	Not applicable
Management and Investment Costs		
Managed Discretionary Account (MDA) Service Fee The fee for managing your investments in accordance with your Investment Program	Nil	Not applicable - we do not charge a fee for the MDA service.
Platform Administration Fees The fee and costs for managing your investment		
Administration fee – Account Based	A fixed dollar fee of $180 p.a. per HUB24 Investments account, regardless of your account balance or the investments you hold, as detailed in the table below.	Monthly in arrears. This is calculated on a daily basis and applies from the time of your first deposit into HUB24. The fee is deducted from your cash account monthly or upon closure of your HUB24 Investment accounts.
Administration fee – Asset Based (Investment)	A percentage fee on your total account balance as detailed in the table below: **Investment Balance** **Fee Rate** $0 - $250,000 0.295% $250,000 - $500,000 0.10% $500,001-$1,000,000 0.09% $1,000,000-$2 mill 0.04% >$2 mill 0.00%	Monthly in arrears. This is calculated monthly and is based on your total average daily balance. The fee is deducted from your cash account monthly or upon closure of your HUB24 Investments account.
Administration fee – Asset Based (Super/Pension)	A percentage fee on your total account balance as detailed in the table below: **Investment Balance** **Fee Rate** $0 - $250,000 0.30% $250,000 - $500,000 0.16% $500,001-$1,000,000 0.11% $1,000,000-$2 mill 0.06% >$2 mill 0.00%	Monthly in arrears. This is calculated monthly and is based on your total average daily balance. The fee is deducted from your cash account monthly or upon closure of your HUB24 Investments account.

Cash Management Fee	Up to 1.75% p.a. on your cash account balance.	This is calculated daily on your cash account balance. It is payable monthly in arrears and deducted from the interest received in relation to the cash held in the cash account balance before interest is credited to the account.
Expense recovery	**Investment** - 0.01% p.a. on total balance of your account up to $1mill of invested funds. **Super/Pension** - 0.025% p.a. on the total balance of your account. A maximum fee of $87.50 per quarter applies.	Expense recovery is calculated based on the expenses incurred and deducted from your cash account at the time the expense is applied.
Investment Fees		
Fund Manager Fees The fees charged by the managers of the funds in which your MDA account is invested	0-2%	This amount is paid to the managers of the funds in which your MDA account is invested and is reflected in the unit price of the relevant managed fund.
Service Fees		
Switching Fee The fee for changing investment options	Nil	Not applicable
Transaction Fee The fee when the MDA operator switches between one investment to another	Nil	Not applicable
Brokerage The fee for the execution and settlement of share trades	0.11% or min of $22 per trade	This amount is paid at the same time the trade occurs and deducted from your cash account.

1. *You may also incur a buy/sell spread when your money moves in or out of the MDA service or when the MDA operator buys or sells investments. See 'Buy/Sell spread' under the section, 'Additional explanation of fees and costs' for further details.*
2. *Abnormal expenses (if any) and transaction costs will generally be paid by the MDA service. See 'Expenses' under the section 'Additional explanation of fees and costs' for further details.*

All fees in the table above are shown inclusive of GST and net of Reduced Input Tax Credits (RITC). Additional fees and charges may apply. See the 'Additional explanation of fees and costs' below, for further information.

The information in the table above can be used to compare costs between the MDA Service and different simple managed investment products (Managed Funds).

Example of annual fees and costs of the MDA Service

The below table give an example of how the MDA Service fees and costs can affect your HUB24 investment over a one-year period. You should use the table to compare the MDA Service with other MDA services and simple managed investment products (Managed Funds).

The examples assume an account balance of $50,000 invested in the MDA Service with no variation in the value of your investment over this period. In practice, the actual fees we charge are generally based on the value of your investment which may vary daily. This example also assumes that the additional $5,000 contribution occurs at the end of the relevant period (that is, no management fees are incurred in connection with the additional investment amount).

Example	Fee	Balance of $50,000 with total contributions of $5,000 during the year
Ongoing Contribution Fees	Nil	For every $5,000 you put in, you will be charged a contribution fee of $0.
PLUS Management and Investment Costs *Comprising* Managed Discretionary Account (MDA) service fee Administration fee – fixed Administration fee – asset based Cash management fee Expense Recovery (Investment) Total Fund Manager fees for the portfolio	1.51% 0.00% p.a. Flat fee 0.29% 0.175% 0.01% 1.00%	If you have $50,000 in the MDA Service, you will be charged $830 each year comprising: $0 $180 $145 $7 $5 $496
EQUALS cost of MDA Service		If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year, you would be charged fees of $833 plus any brokerage costs. **What it costs you will depend on the fees you have been able to negotiate.**

Notes to example

1. *You may also incur a buy/sell spread when your money moves in or out of the MDA Service. See 'Buy/Sell spread' under the section, 'Additional explanation of fees and costs' below for further information.*
2. *Management costs are calculated using the average 'indirect cost ratio' for the relevant portfolio of the MDA service for the financial year ended. The 'indirect cost ratio' refers to the management costs that were not paid directly out of your account (for example MDA service fees and Platform Fees) but were paid from the MDA Service assets over the relevant financial year, expressed as a percentage of the average net asset value of the MDA Service. It is not a forecast of the amount of the total management costs in the future. Past performance is not a reliable indicator of future performance, and the amount of the management costs may be higher or lower in the future.*
3. *This example assumes $49,625 is invested in managed funds and $375 is held in the cash account to maintain the minimum cash account balance of 0.75%.*
4. *The calculation of the management costs in the example assumes that the additional $5,000 invested in the MDA Service occurs at the end of the relevant period and therefore no management fees are payable on the additional investment. Additional fees may apply, as well as the abnormal expense recovery. Refer to 'Additional explanation of fees and costs' below for more information.*

Additional explanation of fees and costs

Management fee

The management fee generally accrues daily and is payable monthly. It is deducted from the MDA Service's assets.

Expenses

All properly incurred expenses can be recovered directly from the MDA Service. When expenses are paid by the MDA Service, they will be deducted from the MDA Service assets. Expenses are generally paid when incurred.

Administrative expenses

We currently do not seek reimbursement from the MDA Service for administrative expenses such as custody fees, registry costs, audit, accounting and tax fees, postage, and printing costs. Such expenses will be paid by us out of the ongoing advice fee. We will provide prior notice to investors if we seek to recover these expenses from the MDA Service in the future.

Abnormal expenses

Abnormal expenses such as the cost of defending legal proceedings and the costs of terminating the MDA Service will generally be paid by the MDA Service. Abnormal expenses are not generally incurred during the day-to-day operation of the MDA Service and may not be incurred in any year. Abnormal expenses are in addition to administrative expenses.

Transaction costs

Transaction costs incurred in the acquisition or disposal of the assets of the MDA Service such as brokerage, clearing costs, hedging costs, transaction fees, taxes and stamp duty will generally be paid for by the MDA Service. Where the acquisition or disposal of assets relates to a subscription or redemption from the MDA Service, the MDA Service may recover an estimate of these costs from the investor who is applying for, or redeeming, units through the buy/sell spread.

Buy/Sell spread

When MDA assets are acquired, a buy spread is incurred. The buy spread is an amount which reflects the estimated transaction costs associated with acquiring the underlying investments and may take into account the difference between the bid/offer price of investments traded and/or the estimated market impact of the acquisitions on the price of the investments being acquired.

When you redeem a portion of your investment, a sell spread is subtracted from the value of your investment. The sell spread is an amount which reflects the estimated transaction costs of disposing of the underlying investments and may take into account the difference between the bid/offer price of investments traded and/or the estimated market impact of the disposals on the price of the investments being sold.

A buy/sell spread seeks to ensure that the estimated transaction costs of the acquisition or redemption are borne by the investor who is applying for or redeeming an investment, and not by the existing investors in the MDA Service. The buy/sell spread may apply even if no transaction to acquire or dispose of assets is required (for example, where there is an application from one investor and a corresponding redemption by another investor). The buy/sell spread for the MDA Service, as at the date of the Fees and Costs disclosure, ranges from between 0% to 0.5% for applications and 0% to 0.5% for redemptions but may be varied from time to time. In certain circumstances, the buy/sell spread may increase significantly. Notice will not usually be provided for variations to the buy/sell spread.

Information about fee changes

We may increase certain fees and expenses without your consent. We will provide at least 30 days' notice to you of any proposed increase in fees, charges, or expenses (except any changes to the buy/sell spread).

Additional fees may be paid by you to your Financial Adviser. You should refer to the Statement of Advice provided by your Financial Adviser for details of those fees.

3 Fees and Charges

Associations and relationships

I am a director and shareholder of MiQ Holdings Pty Ltd (ACN 690 032 681) which owns 100% of MiQ Private Wealth Pty Ltd, the holder of the Australian Financial Services Licence under which advice and services are provided. This ownership interest is a relevant association that could be perceived to influence the advice or services provided to you. I may receive director fees or other payments for my services.

Fees and revenue from the advice and services I provide are paid to MiQ Private Wealth Pty Ltd.

MiQ Private Wealth Pty Ltd engages MiQ Corporate Services Pty Ltd (ACN 640 712 303) to provide operational support, including personnel, facilities and equipment. I am a salaried employee of MiQ Corporate Services Pty Ltd and may be eligible to receive employment bonuses or dividends or trust distributions from an associated entity of MiQ Corporate Services Pty Ltd.

Other benefits I might receive

FSG Part 1 details any other benefits which I may accept from product providers or other parties.