Completed Training

User: Hardik Bhimani

For the period from 01/10/2009 ending 30/09/2015

	Date Completed	Completed Training (structured hours)	Completed Training (unstructured hours)
Summary of Training		**86.25**	**18.25**

Online CPD

Kaplan Training

CSI Personal life insurances: inside versus outside superannuation (1 point)	26-Sep-2013	1.00	-
PDPlus FOFA: abiding by the best interests duty (1 point)	26-Sep-2013	1.00	-
PDPlus FOFA: complying with the conflicted remuneration ban (1 point)	26-Sep-2013	1.00	-
PDPlus Owning death and TPD cover inside super (1 point)	26-Sep-2013	1.00	-
Taxation changes to ETPs (0.75 points)	26-Sep-2013	0.75	-
Considerations in choosing a beneficiary for life cover (0.75 points)	25-Sep-2013	0.75	-
CSI Estate planning for older clients (1 point)	25-Sep-2013	1.00	-
CSI: SMSF trustees (1.25 points)	25-Sep-2013	1.25	-
Flood - amendments to the Insurance Contracts Act (0.5 points)	25-Sep-2013	0.50	-
Insurance imperatives for a start-up business (0.75 points)	25-Sep-2013	0.75	-
Non-cash payment facilities (0.75 points)	25-Sep-2013	0.75	-
PDPlus Reviewing the responsibilities of an executor (1 point)	25-Sep-2013	1.00	-
Protection strategies for members and their assets within SMSFs (0.5 points)	25-Sep-2013	0.50	-
Q & A: Planning for trustee incapacity (0.75 points)	25-Sep-2013	0.75	-
Replacing life insurance cover (1 point)	25-Sep-2013	1.00	-
Using credit cards overseas (0.75 points)	25-Sep-2013	0.75	-
Agribusiness schemes: past, present, future (0.75 points)	02-Oct-2012	0.75	-
April tax tips 2012 (0.5 points)	02-Oct-2012	0.50	-
Asset allocation for Balanced Portfolios (0.5 points)	02-Oct-2012	0.50	-
Constructing direct equities portfolios (0.5 points)	02-Oct-2012	0.50	-
Corporate bonds and hybrid securities (0.75 points)	02-Oct-2012	0.75	-
Examining post-June superannuation contributions changes (1 point)	02-Oct-2012	1.00	-
Geared share funds (0.5 points)	02-Oct-2012	0.50	-
Investment outlook: Opportunities in a time of crisis (0.75 points)	02-Oct-2012	0.75	-
Making margin lending work (0.5 points)	02-Oct-2012	0.50	-
Meeting your AML/CTF obligations (0.5 points)	02-Oct-2012	0.50	-

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News in Review October 2012 (1 point)	02-Oct-2012	1.00	-
Short selling (0.5 points)	02-Oct-2012	0.50	-
Social security strategies for older Australians (0.75 points)	02-Oct-2012	0.75	-
Stockbroker news update October 2012 (0.5 points)	02-Oct-2012	0.50	-
The importance of proper cash flow management (0.5 points)	02-Oct-2012	0.50	-
The keys to advising expatriates (0.5 points)	02-Oct-2012	0.50	-
What to do when the product to be replaced is not on the APL (0.5 points)	02-Oct-2012	0.50	-
Sourcing new clients: referrals and strategic alliances (0.5 points)	29-Sep-2012	0.50	-
Alternatives to term deposits for investors (0.5 points)	24-Sep-2012	0.50	-
CSI General insurance planning for small businesses (1 point)	24-Sep-2012	1.00	-
Dynamic asset allocation (0.5 points)	24-Sep-2012	0.50	-
Effective ways to handle client objections (0.5 points)	24-Sep-2012	0.50	-
Estate planning and SMSFs (0.75 points)	24-Sep-2012	0.75	-
Fringe benefits tax and salary packaging (0.5 points)	24-Sep-2012	0.50	-
Fundamental indices (0.5 points)	24-Sep-2012	0.50	-
Investment strategy for SMSFs (0.5 points)	24-Sep-2012	0.50	-
Listed investment companies (0.5 points)	24-Sep-2012	0.50	-
Managed funds as a vehicle for investment (0.5 points)	24-Sep-2012	0.50	-
Servicing the needs of high-net-worth clients (0.75 points)	24-Sep-2012	0.75	-
The value of level insurance premiums (0.75 points)	24-Sep-2012	0.75	-
Understanding lifecycle investing (0.5 points)	24-Sep-2012	0.50	-
Alternative investments (0.75 points)	16-Sep-2011	0.75	-
Asia Region Funds Passport	16-Sep-2011	0.75	-
Buckets of money: traditional portfolio construction vs the 'bucket strategy'	16-Sep-2011	0.75	-
Changes in General Insurance Code of Practice	16-Sep-2011	0.50	-
Research into managed investments (0.5 points)	16-Sep-2011	0.50	-
Taxation of superannuation lump sum benefits (0.5 points)	16-Sep-2011	0.50	-
The resurgence of REITs	16-Sep-2011	0.50	-
Transferring UK pensions: what to consider	16-Sep-2011	0.75	-
April tax tips	28-Apr-2011	0.50	-
Business expenses insurance: costs, issues and opportunities	28-Apr-2011	0.75	-
Fixed income and bank bills: an alternative to deposit products	28-Apr-2011	0.50	-
How to handle breaches	28-Apr-2011	0.75	-
RG 146 refresher	28-Apr-2011	0.50	-
Stockbroker news update	28-Apr-2011	0.50	-
The Small Business Superannuation Clearing House	28-Apr-2011	0.50	-

Education Compliance (Advice Services) Training

Threesixty - Technical Update #2 - August 2011	16-Sep-2011	-	0.75
WM1247 - Risk News - September 2011	16-Sep-2011	-	1.00
Licensee Accreditation - Listed Securities Licensee Standards - (May-2009)	17-May-2011	-	-
Licensee Accreditation - Listed Securities - (Feb-2008)	17-May-2011	3.00	-
Licensee Accreditation - Borrowing by SMSFs Licensee Standards - (Oct-2009)	28-Apr-2011	-	-
Licensee Accreditation - Borrowing by SMSFs - (Oct-2009)	28-Apr-2011	2.50	-

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Licensee Accreditation - Gearing Into Investments Licensee Standards - (Jun-2011) (EXPIRED)	28-Apr-2011	-	-
Licensee Accreditation - Gearing Into Investments - (Oct-2009)	28-Apr-2011	3.00	-
Licensee Accreditation - Self Managed Super Funds Licensee Standards - (Oct-2008)	28-Apr-2011	-	-
Licensee Accreditation - Self Managed Super Funds - (Feb-2008)	28-Apr-2011	3.00	-
ThreeSixty - Technical Update: Taxation 11 April	28-Apr-2011	0.50	-
Licensee Accreditation - Estate Planning - (Mar-2007)	27-Apr-2011	4.00	-
Margin Lending Gap Assessment	27-Apr-2011	4.00	-
NCCP Level 1 - Consumer Credit Module - NABFP - Do not use	27-Apr-2011	2.75	-
MLC Training			
WM956 - Licensee Standards (for the month of September)	01-Sep-2013	-	2.50
WM956 - Licensee Standards (for the month of April)	01-Apr-2011	-	2.50
Online CPD Total		**64.25**	**6.75**

PD Days

Topic			
WM1364 - Federal Budget PD Day	01-May-2012	0.75	-
WM1365 - NAB FP & MLC PDDs - May 2012 - Technical workshop: Realising the potential of your client's nest egg - retirement income streams	01-May-2012	1.75	-
WM1368 MLC & NAB FP PDDs - May 2012 - Advanced cash strategies for your clients	01-May-2012	0.75	-
WM1259 - MLC/NAB Financial Planning PD Days Sept/Oct 2011	20-Oct-2011	-	5.75
PD Days Total		**3.25**	**5.75**

Seminars

Topic			
WM1530 - FoFA Foundations	01-May-2013	0.75	-
WM1531 - FOFA Compliance Training Face to Face	01-May-2013	7.00	-
WM1418 - MLC Adviser Forum	01-Sep-2012	0.50	-
WM1313 - MLC Adviser Forum	01-Apr-2012	0.50	-
WM1267 - MLC Insurance Adviser Roadshow 2011	01-Oct-2011	1.00	-
Seminars Total		**9.75**	**0.00**

Workshops

Topic			
XPlan - Advice Wizard - WM1562	01-Jul-2013	3.00	-
WM1517 - FoFA PD Session - Adviser Forums	01-Mar-2013	-	2.25
WM1471 MLC Retirement Solutions Workshop	01-Sep-2012	2.00	-
WM1332 - Basic Aged Care - nab FP March 2012	01-Apr-2012	-	3.50
Workshops Total		**5.00**	**5.75**

Annexure H

Other Training

Topic			
AdviserCentral Module 1A - Overview and the Fact Find (WM780)	04-Apr-2011	4.00	-
Other Training Total		**4.00**	**0.00**

Annexure H

Completed Training

User: Gerard McCormack

For the period from 01/10/2009 ending 30/09/2013

	Date Completed	Completed Training (structured minutes)	Completed Training (unstructured minutes)
Summary of Training		**4,815**	**2,655**

Online CPD

Kaplan Training

FOFA: providing scaled advice (0.75 points)	03-Aug-2013	45	-
News in review August 2013 (0.75 points)	03-Aug-2013	45	-
Asset allocation for Balanced Portfolios (0.5 points)	16-Sep-2012	30	-
CSI Ethics and the advice process (1 point)	16-Sep-2012	60	-
CSI Small business CGT concessions (1 point)	16-Sep-2012	60	-
Examining post-June superannuation contributions changes (1 point)	16-Sep-2012	60	-
Investment outlook: Opportunities in a time of crisis (0.75 points)	16-Sep-2012	45	-
Minimising risks when gearing (1 point)	16-Sep-2012	60	-
SMSFs for Younger clients (1 point)	16-Sep-2012	60	-
The rise of direct life Insurance (1 point)	16-Sep-2012	60	-
Alternatives to term deposits for investors (0.5 points)	18-Aug-2012	30	-
Dynamic asset allocation (0.5 points)	18-Aug-2012	30	-
Effective business writing (0.5 points)	18-Aug-2012	30	-
Getting started in estate planning (0.5 points)	18-Aug-2012	30	-
Household insurance (0.5 points)	18-Aug-2012	30	-
Making margin lending work (0.5 points)	18-Aug-2012	30	-
Managed funds as a vehicle for investment (0.5 points)	18-Aug-2012	30	-
Questioning: a vital skill (0.5 points)	18-Aug-2012	30	-
Tips for transitioning life insurance ownership (0.75 points)	18-Aug-2012	45	-

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Trauma insurance: the buy-back benefit (0.5 points)	18-Aug-2012	30	-
Understanding lifecycle investing (0.5 points)	18-Aug-2012	30	-
Winding up SMSFs: a financial planning perspective (0.5 points)	18-Aug-2012	30	-
Fringe benefits tax and salary packaging (0.5 points)	17-Aug-2012	30	-
Listed investment companies (0.5 points)	17-Aug-2012	30	-
Short selling (0.5 points)	17-Aug-2012	30	-
Accumulation to pension phase in SMSFs: A changing of the guard	15-Sep-2011	30	-
Alternative investments (0.75 points)	15-Sep-2011	45	-
Fixed income and bank bills: an alternative to deposit products	15-Sep-2011	30	-
Strategic and tactical asset allocation	15-Sep-2011	30	-
Convertible notes	02-Jul-2011	30	-
Hybrid securities: converting preference shares	02-Jul-2011	30	-
Summary of ASIC RG 214	02-Jul-2011	30	-
Total and permanent disability defined	18-Apr-2011	45	-
How to risk profile well	12-Dec-2010	30	-
Asset protection against the unexpected	11-Dec-2010	75	-
Margin lending in practice	11-Dec-2010	45	-
Margin Lending: obligations for financial advisers	11-Dec-2010	30	-
Margin Lending: what advisers need to know	11-Dec-2010	30	-
Critical illness insurance	10-Dec-2010	30	-
In-house asset rules and SMSFs	10-Dec-2010	75	-
Changes in investor behaviour	06-Sep-2010	45	-
Risk profiling and blending	06-Sep-2010	30	-
Client Interviews	01-Jul-2010	30	-
Debating Listed vs Unlisted Investments	01-Jul-2010	30	-
Effective debt strategies	01-Jul-2010	30	-
General insurance: regulators and legislators	01-Jul-2010	30	-
In-specie contributions	01-Jul-2010	30	-
The benefits of investing in Australian residential property	16-Feb-2010	60	-
Recap on transition to retirement pensions	26-Oct-2009	60	-
Know your product	25-Oct-2009	60	-
Using dollar cost averaging effectively	25-Oct-2009	45	-

Education Compliance (Advice Services)

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Training

ThreeSixty - Technical Update: Superannuation (June 2011)	17-Aug-2012	-	45
NCCP Level 1 - Consumer Credit Module - NABFP - Do not use	14-Dec-2010	165	-
Credit Licensee Standards Module - NAB FP	12-Dec-2010	45	-
ThreeSixty Tech Update - Licensee News Dec 2010	12-Dec-2010	60	-
Margin Lending Gap Assessment	11-Dec-2010	240	-
Financial Planning Knowledge Assessment Part 2 - Estate Planning	07-Oct-2010	45	-
Licensee Accreditation - Estate Planning - (Mar-2007)	01-Jul-2010	240	-
Licensee Accreditation - Self Managed Super Funds Licensee Standards - (Oct-2008)	30-Jun-2010	-	-
Licensee Accreditation - Self Managed Super Funds - (Feb-2008)	30-Jun-2010	180	-
Risk News - February 2010	19-Feb-2010	60	-
Financial Planning Knowledge Assessment - Retirement Income Streams	17-Feb-2010	60	-
Financial Planning Knowledge Assessment - Risk	17-Feb-2010	90	-
Financial Planning Knowledge Assessment - Superannuation	17-Feb-2010	90	-
Financial Planning Knowledge Assessment - Taxation	17-Feb-2010	60	-
NSS & Investment Concepts	17-Feb-2010	90	-
Licensee Accreditation - Gearing Into Investments Licensee Standards - (Jun-2011) (EXPIRED)	23-Dec-2009	-	-
Licensee Accreditation - Gearing Into Investments - (Oct-2009)	23-Dec-2009	180	-

MLC Training

WM956 - Licensee Standards (for the month of Aug)	01-Aug-2012	-	150
WM956 - Licensee Standards (for the month of August)	01-Aug-2011	-	150
WM956 - Licensee Standards (for the month of August)	01-Aug-2010	-	150
Online CPD Total		**3,630**	**495**

PD Days

Topic

WM1364 - Federal Budget PD Day	01-May-2012	45	-
WM1365 - NAB FP & MLC PDDs - May 2012 - Technical workshop: Realising the potential of your client's nest egg - retirement income streams	01-May-2012	105	-

WM1368 MLC & NAB FP PDDs - May 2012 - Advanced cash strategies for your clients	01-May-2012	45	-
WM1369 MLC & NAB FP PDDs - May 2012 - Driving business efficiencies using SMAs	01-May-2012	45	-
WM1370 MLC & NAB FP PDDs - May 2012 - What you need to know: FoFA Impacts & Opportunities for your business	01-May-2012	60	-
WM1262 - MLC/NAB Financial Planning PD Days Sept/Oct 2011	20-Oct-2011	-	345
WM1140 - MLC Advice Solutions PD Day Webinar session: The Accidental Tourist	07-Dec-2010	-	30
WM1140 - MLC Advice Solutions Webinar session: Phone a Friend	06-Dec-2010	-	30
WM1142 - NAB FP PD Day Webinar session - Advice Strategy & Compliance Update	02-Dec-2010	-	45
WM1140 - MLC Advice Solutions PD Day Webinar session: Something About Small Business	26-Nov-2010	-	180
WM1140 - MLC Advice Solutions PD Day Webinar Session: Economic & Market Update session	25-Nov-2010	-	75
PD Days Total		**300**	**705**

Conferences

Topic			
WM1175 - NAB FP PD day February - March 2011 Breakout: Field Underwriting (Melbourne)	01-Mar-2011	-	60
WM1175 - NAB FP PD day February - March 2011 Breakout: How to have your cake and eat it too (Melbourne)	01-Mar-2011	-	60
WM1175 - NAB FP PD day February - March 2011 (Melbourne)	01-Mar-2011	-	270
Conferences Total		**0**	**390**

Seminars

Topic			
WM1530 - FoFA Foundations	01-May-2013	45	-
WM1531 - FOFA Compliance Training Face to Face	01-May-2013	420	-
WM1512 - MLC MasterKey Investment Protection - Short	01-Mar-2013	180	-
WM1407 - How Taxation is Applied to Non-residents	01-Aug-2012	60	-
WM1094 - NAB Financial Planning PD Day (Melbourne)	19-Jul-2010	-	330
Seminars Total		**705**	**330**

Workshops

Topic			
XPlan - Advice Wizard - WM1562	01-Jul-2013	180	-
WM1065 - NABFP Skilling Workshop STREAM	01-May-		

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2	2010	-	375
WM1009 - Gearing Workshop - Session 1: ThreeSixty Technical - Gearing (VIC)	21-Oct-2009	-	150
WM1009 - Gearing Workshop - Session 2: Gearing Standards (VIC)	21-Oct-2009	-	45
WM1009 - Gearing Workshop - Session 3: Investment Solutions for Gearing Strategies (VIC)	21-Oct-2009	-	75
WM1009 - Gearing Workshop - Session 4: NAB Margin Lending (VIC)	21-Oct-2009	-	45
WM1008 - NABFP Business Foundation Skilling Workshop - Session 1: Welcome & Opening (VIC)	20-Oct-2009	-	45
Workshops Total		**180**	**735**

Annexure H

Completed Training

User: Shane Thompson

For the period from 01/10/2009 ending 30/01/2013

	Date Completed	Completed Training (structured minutes)	Completed Training (unstructured minutes)	FPA CPD Points
Summary of Training		**6,720**	**1,860**	**134**
	Online CPD			
Kaplan Training				
AQUA – another ASX market (0.5 points)	21-Dec-2012	30	-	0.5
Conducting a fact finding meeting (0.5 points)	21-Dec-2012	30	-	0.5
Effective business writing (0.5 points)	21-Dec-2012	30	-	0.5
Essentials of effective family succession planning (0.5 points)	21-Dec-2012	30	-	0.5
Geared share funds (0.5 points)	21-Dec-2012	30	-	0.5
Gearing and other strategies to supplement superannuation (0.75 points)	21-Dec-2012	45	-	0.75
Non-cash payment facilities (0.75 points)	21-Dec-2012	45	-	0.75
PDplus Engaging ethics in challenging advice situations (1 point)	21-Dec-2012	60	-	1
Short selling (0.5 points)	21-Dec-2012	30	-	0.5
SMSFs - borrowing strategies for property investors (0.5 points)	21-Dec-2012	30	-	0.5
Superannuation - conditions of release of benefits (0.5 points)	21-Dec-2012	30	-	0.5
Understanding lifecycle investing (0.5 points)	21-Dec-2012	30	-	0.5
When to use SOAs and ROAs (0.75 points)	21-Dec-2012	45	-	0.75
Workers compensation state by state (0.5 points)	21-Dec-2012	30	-	0.5
Executing a business succession plan (0.75 points)	14-Dec-2012	45	-	0.75
Fringe benefits tax and salary packaging (0.5 points)	14-Dec-2012	30	-	0.5
Selecting a managed fund (0.5 points)	14-Dec-2012	30	-	0.5
Servicing the needs of high-net-worth clients (0.75 points)	14-Dec-2012	45	-	0.75

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Asset allocation for Balanced Portfolios (0.5 points)	13-Dec-2012	30	-	0.5
News in review December 2012 (0.5 points)	13-Dec-2012	30	-	0.5
News in review November 2012 (1 point)	13-Dec-2012	60	-	1
PDplus How advisers can use ETFs (1.25 points)	13-Dec-2012	75	-	1.25
Reviewing recent changes to private health insurance (0.5 points)	13-Dec-2012	30	-	0.5
Stockbroker news update December 2012 (0.5 points)	13-Dec-2012	30	-	0.5
The new era of aged care advice (1 point)	13-Dec-2012	60	-	1
Advising clients in relationship breakdowns (0.5 points)	27-Jul-2012	30	-	0.5
Alternatives to term deposits for investors (0.5 points)	27-Jul-2012	30	-	0.5
April tax tips 2012 (0.5 points)	27-Jul-2012	30	-	0.5
Connecting with Generation Y (0.75 points)	27-Jul-2012	45	-	0.75
Corporate bonds and hybrid securities (0.75 points)	27-Jul-2012	45	-	0.75
Criminal activity exclusion clauses (0.5 points)	27-Jul-2012	30	-	0.5
CTP: a state by state review (0.5 points)	27-Jul-2012	30	-	0.5
Federal Budget 2012 (0.5 points)	27-Jul-2012	30	-	0.5
Fundamental indices (0.5 points)	27-Jul-2012	30	-	0.5
Loans for SMSFs to purchase property (0.5 points)	27-Jul-2012	30	-	0.5
Managed funds as a vehicle for investment (0.5 points)	27-Jul-2012	30	-	0.5
Managing redundancy (0.5 points)	27-Jul-2012	30	-	0.5
Managing virtual teams (0.5 points)	27-Jul-2012	30	-	0.5
Negotiation skills for financial advisers (0.5 points)	27-Jul-2012	30	-	0.5
News in review July 2012 (0.5 points)	27-Jul-2012	30	-	0.5
News in review: June 2012 (0.5 points)	27-Jul-2012	30	-	0.5
Professional advice and trust (go hand in hand) (0.5 points)	27-Jul-2012	30	-	0.5
Reassessing the A-REIT sector (0.5 points)	27-Jul-2012	30	-	0.5
Social security strategies for older Australians (0.75 points)	27-Jul-2012	45	-	0.75
Stockbroker news update June 2012 (0.5 points)	27-Jul-2012	30	-	0.5
The importance of proper cash flow management (0.5 points)	27-Jul-2012	30	-	0.5
The keys to advising expatriates (0.5 points)	27-Jul-2012	30	-	0.5
The return of margin lending (0.5 points)	27-Jul-2012	30	-	0.5
The value of level insurance premiums (0.75 points)	27-Jul-2012	45	-	0.75
Weighing up the use of research (0.75 points)	27-Jul-2012	45	-	0.75

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Best execution (0.5 points)	18-Jan-2012	30	-	0.5
Changes in General Insurance Code of Practice	18-Jan-2012	30	-	0.5
Claims Management: from pre-policy issue to claim time (0.5 points)	18-Jan-2012	30	-	0.5
Collectables in SMSFs (0.75 points)	18-Jan-2012	45	-	0.75
Constructing direct equities portfolios (0.5 points)	18-Jan-2012	30	-	0.5
CSI General insurance planning for small businesses (1 point)	18-Jan-2012	60	-	1
CSI Small business CGT concessions (1 point)	18-Jan-2012	60	-	1
Dynamic asset allocation (0.5 points)	18-Jan-2012	30	-	0.5
Estate planning and SMSFs (0.75 points)	18-Jan-2012	45	-	0.75
Family trusts: an overview (0.5 points)	18-Jan-2012	30	-	0.5
Insurance law: an historical perspective (0.5 points)	18-Jan-2012	30	-	0.5
Listed investment companies (0.5 points)	18-Jan-2012	30	-	0.5
Smart super strategies (0.75 points)	18-Jan-2012	45	-	0.75
The provision of tax advice (0.75 points)	18-Jan-2012	45	-	0.75
The rise of direct life Insurance (1 point)	18-Jan-2012	60	-	1
Account-based pensions in SMSFs	03-Jun-2011	30	-	0.5
Australian banking system: diversification and the development of sales channels	03-Jun-2011	30	-	0.5
Australian sharemarket indices	03-Jun-2011	30	-	0.5
Banking in Australia: Part 2	03-Jun-2011	60	-	0.75
Budget_FoFA update	03-Jun-2011	30	-	0.5
Business expenses insurance - benefit and cover	03-Jun-2011	45	-	0.5
Combating the noise	03-Jun-2011	30	-	0.5
CSI Estate planning	03-Jun-2011	60	-	1
Farm management deposit	03-Jun-2011	30	-	0.5
Financial planning for families: investment options	03-Jun-2011	30	-	0.5
Flood insurance: a new approach	03-Jun-2011	30	-	0.5
Good file notes	03-Jun-2011	30	-	0.5
How monetary policy works	03-Jun-2011	30	-	0.5
Insurance: inside versus outside	03-Jun-			

super	2011	45	-	0.75
Investigating managed funds: variety, merit and performance	03-Jun-2011	30	-	0.5
Investing for children	03-Jun-2011	30	-	0.5
News in review June 2011	03-Jun-2011	30	-	0.5
News in review May 2011	03-Jun-2011	30	-	0.5
Property versus shares	03-Jun-2011	60	-	1
RG 146 refresher	03-Jun-2011	30	-	0.5
Risk tolerance versus capacity	03-Jun-2011	45	-	0.75
Setting up SMSFs from a financial planning perspective	03-Jun-2011	30	-	0.5
Superannuation in falling markets	03-Jun-2011	60	-	0.75
Super – how much is enough?	03-Jun-2011	45	-	0.75
The Dodd-Frank Act: implications for Australia	03-Jun-2011	30	-	0.5
The positives of compounding interest	03-Jun-2011	30	-	0.5
The value of gold	03-Jun-2011	30	-	0.5
April tax tips	13-May-2011	30	-	0.5
How to risk profile well	10-Jan-2011	30	-	0.5
Hybrid securities: converting preference shares	10-Jan-2011	30	-	0.5
New super borrowing rules	10-Jan-2011	30	-	0.5
Responsible investing	10-Jan-2011	30	-	0.5
Super contributions splitting	28-Oct-2010	45	-	0.75
Preparation for a fact find meeting	27-Oct-2010	30	-	0.5
Strategic and tactical asset allocation	27-Oct-2010	30	-	0.5
Successful client reviews	27-Oct-2010	45	-	0.75
Dealing with client incapacity	19-Jan-2010	30	-	0.5
Developments in risk software	19-Jan-2010	30	-	0.5
Duty of care with couples	19-Jan-2010	30	-	0.5
Effective cash strategies	19-Jan-2010	30	-	1.5
Effective debt strategies	19-Jan-2010	30	-	0.5
Holding insurance within superannuation	19-Jan-2010	60	-	0.5
Insurance payouts and social	19-Jan-			

security benefits	2010	30	-	0.5
Intergenerational transfers	19-Jan-2010	30	-	0.5
Managing risk in retirement	19-Jan-2010	60	-	0.5
October 2009 News in review	19-Jan-2010	30	-	0.5
The benefits of investing younger	19-Jan-2010	45	-	0.5
The economic and financial impact of government spending	19-Jan-2010	30	-	0.5
The evolution of IMAs and SMAs	19-Jan-2010	30	-	0.5
Anomalies, arbitrage and the efficient market hypothesis	09-Dec-2009	60	-	0.5
Looking at mortgage funds and term deposits for banking staff	09-Dec-2009	30	-	0.5
The impact of separation and divorce	09-Dec-2009	60	-	0.75
Understanding estate planning	09-Dec-2009	60	-	0.5
Workers compensation — who is a 'worker'?	09-Dec-2009	60	-	0.5
A new approach to choosing an investment fund - APRA super fund research	08-Dec-2009	60	-	0.5
December 2009 News in review	08-Dec-2009	60	-	0.5
Insurance — a refresher	08-Dec-2009	30	-	0.5
Market microstructure and the market maker	08-Dec-2009	30	-	0.5
Recap on transition to retirement pensions	08-Dec-2009	60	-	0.5
Superannuation news	08-Dec-2009	45	-	0.5
Using dollar cost averaging effectively	08-Dec-2009	45	-	0.5
Values-based investing	08-Dec-2009	30	-	0.5
Education Compliance (Advice Services) Training				
WM1266 - Licensee News #2 - October 2011	21-Dec-2012	45	-	0.75
WM1271 - Licensee News - November 2011	21-Dec-2012	60	-	1
WM1282 - Licensee News - December 2011	21-Dec-2012	45	-	0.75
WM1274 - Licensee News - #2 November 2011	13-Dec-2012	45	-	0.75
ThreeSixty Technical E-Newsletter July 2010	03-Jun-2011	75	-	1.25
Credit Licensee Standards Module - NAB FP	12-Jan-2011	45	-	0.75
NCCP Level 1 - Consumer Credit Module - NABFP - Do not use	01-Dec-2010	165	-	2.75

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Margin Lending Gap Assessment	22-Nov-2010	240	-	4
Financial Planning Knowledge Assessment Part 2 - Superannuation	02-Sep-2010	45	-	0.75
Financial Planning Knowledge Assessment Part 2 - Taxation	02-Sep-2010	45	-	0.75
Licensee Accreditation - Self Managed Super Funds Licensee Standards - (Oct-2008)	07-May-2010	-	-	0
Licensee Accreditation - Self Managed Super Funds - (Feb-2008)	06-May-2010	180	-	3
Licensee Accreditation - Estate Planning - (Mar-2007)	27-Apr-2010	240	-	4
Resit - Financial Planning Knowledge Assessment - Estate Planning	19-Feb-2010	-	-	0
Resit - Financial Planning Knowledge Assessment - Retirement Income Streams	19-Feb-2010	-	-	0
Resit - NSS & Investment Concepts	19-Feb-2010	-	-	0
Financial Planning Knowledge Assessment - Risk	17-Feb-2010	90	-	1.5
07 Key Person Insurance vs Business Insurance	19-Jan-2010	45	-	0.75
Market Volatility Newsletter	19-Jan-2010	45	-	0.75
Licensee Accreditation - Gearing Into Investments Licensee Standards - (Jun-2011) (EXPIRED)	11-Dec-2009	-	-	0
Licensee Accreditation - Gearing Into Investments - (Oct-2009)	11-Dec-2009	180	-	0
Risk News - July 2009	08-Dec-2009	75	-	0
Risk News - November 2009	08-Dec-2009	60	-	1
Technical E-News November 2009	08-Dec-2009	75	-	1.25
MLC Training				
WM956 - Licensee Standards (for the month of July)	01-Jul-2012	-	150	2.5
WM956 - Licensee Standards (for the month of July)	01-Jul-2011	-	150	2.5
WM956 - Licensee Standards (for the month of August)	01-Aug-2010	-	150	2.5
Online CPD Total		**6,570**	**450**	**108**

PD Days

Topic				
WM1259 - MLC/NAB Financial Planning PD Days Sept/Oct 2011	20-Oct-2011	-	345	5.75
PD Days Total		**0**	**345**	**5.75**

Seminars

Annexure H

Topic				
WM1267 - MLC Insurance Adviser Roadshow 2011	01-Oct-2011	60	-	1
WM1094 - NAB Financial Planning PD Day (Melbourne)	19-Jul-2010	-	330	5.5
Seminars Total		**60**	**330**	**6.5**

Workshops

Topic				
WM1397 July Technical/Sales Workshop	01-Aug-2012	90	-	1.5
WM1065 - NABFP Skilling Workshop STREAM 1	01-May-2010	-	375	6.25
WM1009 - Gearing Workshop - Session 1: ThreeSixty Technical - Gearing (VIC)	21-Oct-2009	-	150	2.5
WM1009 - Gearing Workshop - Session 2: Gearing Standards (VIC)	21-Oct-2009	-	45	0.75
WM1009 - Gearing Workshop - Session 3: Investment Solutions for Gearing Strategies (VIC)	21-Oct-2009	-	75	1.25
WM1009 - Gearing Workshop - Session 4: NAB Margin Lending (VIC)	21-Oct-2009	-	45	0.75
WM1008 - NABFP Business Foundation Skilling Workshop - Session 1: Welcome & Opening (VIC)	20-Oct-2009	-	45	0.75
Workshops Total		**90**	**735**	**13.75**

Completed Training

User: Mark Tidbury

For the period from 01/08/2013 ending 30/06/2014

	Date Completed	Completed Training (structured hours)	Completed Training (unstructured hours)
Summary of Training		**0.00**	**6.58**

PD Days

Topic			
Meritum PD Day - New South Wales	25-Feb-2014	-	3.25
Professional Development Forum	14-Oct-2013	-	3.33
PD Days Total		**0.00**	**6.58**

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Ontrack KAPLAN PROFESSIONAL

Completed Training

User: Alfie Chong

For the period from 01/01/2009

	Date Completed	Completed Training (structured hours)	Completed Training (unstructured hours)
Summary of Training		**220.17**	**17.58**

Online CPD

Kaplan Training

News in review May 2014 (0.75 points)	05-May-2014	0.75	-
Margin lending market trends (0.5 points)	22-Apr-2014	0.50	-
How the best interests duty is changing advice (0.5 points)	21-Apr-2014	0.50	-
Stockbroker news update April 2014 (0.5 points)	21-Apr-2014	0.50	-
News in review April 2014 (0.75 points)	18-Apr-2014	0.75	-
Q & A: April 2014 economic update (0.75 points)	18-Apr-2014	0.75	-
Q&A: March 2014 economic update (0.75 points)	18-Apr-2014	0.75	-
Stockbroker news update Feb 2014 (0.5 points)	18-Apr-2014	0.50	-
News in Review March 2014 (0.75 points)	17-Apr-2014	0.75	-

MLC Training

MLC - FoFa Foundations	13-May-2013	0.75	-
FoFA Compliance Training Self Paced	01-May-2013	4.00	-
Online CPD Total		**10.50**	**0.00**

PD Sessions

Topic

PD-Nov2013	01-Nov-2013	3.25	-
PD-Oct2013	01-Oct-2013	3.50	-
PD-Aug2013	01-Aug-2013	3.25	-
PD-Jul2013	01-Jul-2013	3.00	-
PD-Jun2013	01-Jun-2013	3.25	-
PD-May2013	01-May-2013	3.00	-
PD-Apr2013	01-Apr-2013	3.25	-
PD-Mar2013	01-Mar-2013	3.00	-
PD-Feb2013	01-Feb-2013	3.00	-
PD-Oct2012	01-Oct-2012	3.50	-
PD-Sep2012	01-Sep-2012	3.25	-
PD-Aug2012	01-Aug-2012	3.25	-
PD-Jul2012	01-Jul-2012	3.00	-
PD-Jun2012	01-Jun-2012	3.00	-
PD-May2012	01-May-2012	3.00	-
PD-Apr2012	01-Apr-2012	3.00	-
PD-Mar2012	01-Mar-2012	3.00	-

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PD-Feb2012	01-Feb-2012	3.00	-
PD-Nov2011	01-Nov-2011	3.00	-
PD-Oct2011	01-Oct-2011	3.75	-
PD-Sep2011	01-Sep-2011	3.50	-
PD-Aug2011	01-Aug-2011	3.00	-
PD-Jul2011	01-Jul-2011	3.00	-
PD-Jun2011	01-Jun-2011	3.00	-
PD-May2011	01-May-2011	3.00	-
PD-Sep2010	01-Sep-2010	3.00	-
PD-Jul2010	01-Jul-2010	3.00	-
PD-Jun2010	01-Jun-2010	3.00	-
PD-May2010	01-May-2010	3.00	-
PD-Apr2010	01-Apr-2010	3.00	-
PD-Nov2009	01-Nov-2009	3.00	-
PD-Oct2009	01-Oct-2009	3.00	-
PD-Sep2009	01-Sep-2009	3.00	-
PD-Jul2009	01-Jul-2009	3.00	-
PD-Jun2009	01-Jun-2009	3.00	-
PD-May2009	01-May-2009	3.00	-
PD-Apr2009	01-Apr-2009	3.00	-
PD-Mar2009	01-Mar-2009	3.00	-
PD-Feb2009	01-Feb-2009	3.00	-
PD Sessions Total		**120.75**	**0.00**

Video Workshops

Meritum Financial Group Training			
Meritum - Annual conference	15-May-2013	4.00	-
Video Workshops Total		**4.00**	**0.00**

PD Days

Topic			
Meritum PD Day - Perth	20-Feb-2014	-	3.25
Professional Development Forum	08-Oct-2013	-	3.33
Meritum W/A PD Day - 2013	05-Mar-2013	3.75	-
Meritum PD Day	16-Jul-2012	3.75	-
Meritum PD Day - Western Australia 2012	07-Feb-2012	3.25	-
Meritum Professional Development Forum - WA - August 2011	18-Aug-2011	3.17	-
Meritum Financial Planning - PD DAY - WA 2011	29-Mar-2011	3.50	-
Meritum Financial Group - PD Forum Dec - 2010	29-Nov-2010	2.75	-
Meritum PD Day - WA - 2010	07-Sep-2010	3.75	-
MFG - PDF - WA - 2010	09-Feb-2010	-	-
MFG - PDF - WA - 2010	09-Feb-2010	3.25	-
PD Days Total		**27.17**	**6.58**

Conferences

Topic			
Inaugural Professionals Congress 2013	17-Oct-2013	-	11.00
Meritum Offshore Conference 2012	24-May-2012	4.00	-
Meritum Singapore Conference 2011	02-Jun-2011	4.00	-
Meritum Offshore conference 2010	04-May-2010	4.00	-

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Meritum Annual Conference South Africa 2009	26-Mar-2009	4.00	-
Conferences Total		**16.00**	**11.00**

Seminars

Topic			
MLC Adviser Forum 2014 - From Asset to Income - WM1641	01-Mar-2014	1.00	-
Premium China Funds Management	15-Apr-2013	1.75	-
Rainmaker Advisers Big Day Out Programme	26-Mar-2013	6.00	-
MLC Adviser Forum	12-Mar-2013	0.75	-
Fidelity Adviser Briefing	17-Sep-2012	1.50	-
MLC Adviser Forum	11-Sep-2012	0.50	-
MLC Retirement Solutions Workshop	11-Sep-2012	2.00	-
OnePath - Step Forward	16-May-2012	1.50	-
Colonial First State- Platform Adviser Briefing	04-May-2012	1.25	-
MLC Adviser Forum	02-Apr-2012	0.50	-
MLC - Meet the Manager 2011	20-May-2011	6.75	-
Macquarie Cash Solutions - SMSF	06-Apr-2011	1.25	-
Colonial First State - Platform adviser briefing 2011	02-Mar-2011	1.25	-
Fidelity 2011 Investment Forum	16-Feb-2011	1.50	-
CFS - FirstTech Briefing 2010	08-Sep-2010	1.50	-
MLC Limited - Life Cover in Super 2010	17-Aug-2010	1.50	-
AMP Capital's Advisor Road Show 2010	10-Aug-2010	1.75	-
ING - Life Risk Leaders' Breakfast 2010	15-Jul-2010	1.00	-
The New Investment Paradigm:Asia 2010	08-Apr-2010	2.00	-
Seminars Total		**35.25**	**0.00**

Other Training

Topic			
Colonial First State Wholesale Global Resources Fund Teleconference	01-May-2013	1.00	-
Meritum - Frank Smith - Compliance Audit	12-Jul-2011	1.50	-
MLC- RG146 Knowledge Assessment - Margin Lending Accreditation	06-Jul-2011	2.00	-
Frank Smith - Compliance Audit Training 2010	05-Aug-2010	2.00	-
Other Training Total		**6.50**	**0.00**

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