POSITIVE DYNAMICS



Financial Services Guide



We believe all people are entitled to an extraordinary life.

Our vision at Positive Dynamics is to provide Australians with wealth maximisation strategies, to create the income they desire in retirement. We believe that we can give our clients financial confidence to chase and manifest their dreams. In essence, we help our clients make smart decisions with their money and have been helping people achieve results 'never thought possible' since 2006.

From our experience, when people have financial confidence, there is a positive correlation with health and relationships. It is our vision at Positive Dynamics to give more Australians financial confidence so that they too can enjoy improved health and good healthy relationships. When we unpack the reasons that people lack financial confidence, we have discovered a few consistent reasons:

Many Australians are time poor. They are dedicated to their family and career and have little time for wealth maximisation.

Many Australians lack financial education. We are not taught wealth maximisation strategies at school, and to our detriment many of us take advice from our parents, family or friends. Quite often the person giving the advice has no financial qualification and has not achieved financial freedom.

Many Australians do not have a Trusted Adviser. horror stories hitting the news headlines over the years, and With the Royal Commission into the banking sector which lead to the closure of almost all bank Financial Planning departments there is no surprise that people are unsure on who to trust.

Many Australians fail to take action. For some people action and change can be a very fearful move. Sometimes it can feel better doing nothing than taking action.

It is our mission at Positive Dynamics to break through these barriers. We understand that most Australians do want to maximise their wealth and our friendly team will be as patient as required to provide our clients comfort in the strategies we implement. It is for these reasons that we are passionate and committed to helping our clients create a clear and bold vision for their future. A financial planner at Positive Dynamics can work with you to make your dreams a reality.

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Your Financial Services Guide

We are required by law to give you a Financial Services Guide (FSG), that helps educate, protect and assist you to make an informed decision about the financial services we offer.

Information about this FSG.

This FSG is an important document that Positive Dynamics Pty Ltd ('Positive Dynamics', 'We/Us' or 'the Licensee') are obliged to give retail clients under the requirements of our Australian Financial Services Licence ('AFSL'). This FSG is not intended, nor required, for wholesale clients as defined by the Corporations Act, 2001. This FSG is provided to you by your Financial Planner, with the authority of Positive Dynamics.

This FSG is designed to provide you with an understanding of Positive Dynamics, our services offering, and to inform you of important matters relating to our relationships with third parties, prior to you deciding whether to use our financial advice. It also outlines the remuneration that is paid to Positive Dynamics and its advisers, and how complaints are dealt with.

Not Independent

Positive Dynamics and its Authorised Representatives, for the purpose of s923A of the Corporations Act 2001 (Cth), are unable to call ourselves 'independent', 'unbiased', or 'impartial' or a variation of these, such as 'independently owned', as we receive commission payments when we recommend you purchase Life Insurance products e.g. income protection.

Positive Dynamics Pty Ltd.
ABN 22 130 218 245
Australian Financial Services Licence No. 484 103

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Telephone 1300 784 084

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1. About Positive Dynamics Pty Ltd

Positive Dynamics is a specialist financial services licensee that has been successfully operating under its AFSL since 2016 with offices based in Southport, Queensland. Our founding directors, Dane and Vanessa Jansen, have provided financial advice since 2007 and 2006 respectively, across financial planning, risk insurance, superannuation and wealth management.

As the Licensee, Positive Dynamics manages financial planners operating as accredited Authorised Representatives of Positive Dynamics. Under this arrangement Positive Dynamics provides client engagement services, training, licensing, investment advice and support services.

Positive Dynamics does not provide legal advice and we do not make any representations about the current or future value of any investment that you invest in through us. You should always rely upon your own enquiries.

Before seeking our financial product advice, you probably have a number of questions you would like to ask about us. To assist with this we are required, prior to the provision of any financial product advice, to provide you with this FSG. We recommend that you read it as it includes answers to some questions you might have.

2. What types of financial advice can Positive Dynamics provide?

Positive Dynamics can provide you with financial product advice through talking with our accredited Employees or Authorised Representatives, together referred to as our Financial Planners.

The two types of advice that can be provided by our Advisers are:

Personal Advice - under Personal Advice we provide you with advice which takes into account your personal objectives, goals, financial situation and needs. Under this advice you are entitled to receive a Statement of Advice ('SoA').

General Advice - in certain circumstances we may not provide you with a SoA, such as when we only provide 'General' financial advice. General advice does not take into account your personal objectives, goals, financial situation or needs.

Our Financial Planners have satisfied at least the minimum ASIC requirements for providing financial planning services and most of them have many years' experience. Positive Dynamics will be responsible to you for any financial product advice services that your Financial Planner provides.

3. What financial products and services can Positive Dynamics assist you with?

Positive Dynamics is authorised to provide financial product advice to retail clients, and deal in a financial product for retail clients by applying for, acquiring, varying or disposing of a financial product on behalf of another person, in respect of the following product classes:
Classes of Financial Products

- Basic deposit products
- Government debentures, stocks or bonds
- Life products, including investment life products and life risk insurance products
- Interests in managed investment schemes, including investor directed portfolio services ('IDPS' or 'Wrap')
- Retirement savings accounts
- Securities, which includes shares and debentures
- Standard margin lending facilities
- Superannuation

Positive Dynamics also provides an extensive range of related advice and planning services including:

- Retirement planning
- Wealth creation and protection
- Debt planning
- Gearing strategies
- Estate planning considerations (we do not prepare wills or other legal documents)
- Share trading facilities
- Social security
- Portfolio review services
- Salary packaging
- Cash-flow and budgeting services

Your Adviser may only be authorised to provide advice in 'some' of the above areas. Please refer to your Adviser's Authorised Representative Certificate, which sets out those areas in which they are authorised to provide advice.

We will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products we recommend are selected from our approved list of products ('Approved Product List', or 'APL'). The APL is built and maintained under the Positive Dynamics Investment Philosophy, using Morningstar and other external research. The Investment Philosophy and APL are reviewed periodically, with input from an external stockbroker.

In addition, your Adviser is able to offer you an ongoing monitoring and review service for your investment portfolio or life insurance program.

4. What happens when you get Positive Dynamics Financial Advice & what documents will you receive?

The Positive Dynamics client process for providing financial product advice is conducted in accordance with the Corporations Act, 2001 and the conditions set out under our AFSL.

Generally, our process will include the following steps. Initial Client Meeting(s) – during this introductory meeting we will outline our services, discuss your expectations and help to identify your needs and goals so we can agree on the type and degree of financial product advice that is appropriate in your circumstances. At this stage our Fee for Service structure will be provided and agreed between us before proceeding further.

Client Fact Find and Needs Report – if personal advice is appropriate we will gather all relevant information including your goals, needs and objectives. We will also help determine your risk appetite using our Risk Profiling Questionnaire tool. If after our initial evaluation of your needs we believe we cannot provide the required advice, we will advise you.

Client Advice Meeting(s) – once the appropriate strategy (or strategies) for you have been formulated in accordance with your requirements, this will be presented in an SoA and discussed with you. Changes can be made if required. In the event that under the agreed strategy we make a recommendation to acquire a particular financial product (other than securities), or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement (PDS) containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

Client Consent to Proceed - once you are comfortable with a recommended course of action, you will provide your formal consent enabling us to proceed to implement them.

Keeping You on Track - recognising that your personal situation may change over time, we can provide regular reviews (say, annually) to ensure our advice continues to meet your needs and objectives. If you enter an ongoing fee arrangement, we will ask you every 12 months to renew it in writing and, where fees are deducted from your account, to consent to that deduction. If you do not renew, the arrangement ends and no further ongoing fees are charged.

Further questions you might have are:

- Do I get detailed information about the financial and other benefits my adviser gets from making the recommendations?

Yes, the SoA will provide details of any remuneration to be received by Positive Dynamics as a result of the recommendations as well as the final fees payable by you the client. The SoA will also make reference to any potential Conflicts of Interest that you need to be aware of when deciding whether to rely on our advice. Finally, the SoA will outline any risks associated with implementing the recommendations, which our Adviser will further explain to you. Further details of fees, commissions and benefits are in the next section.

If your circumstances have not changed significantly and we provide further advice to you, in addition to your Statement of Advice, we can provide a 'Record of Advice' upon your request at any time up to 7 years from the date we gave you the further advice. You can request a record of the advice by contacting our office.

- Will you give me advice that is suitable to my needs, objectives and financial circumstances?

Yes, however to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In this case we may not be able to provide you with personal advice, or the advice you receive may be general in nature and may not address your particular objectives, financial situation and needs. In that case we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

- What should I know about any risks of the investments or investment strategies recommended to me?

We will explain to you any significant risks of the investments and strategies that we recommend. If we do not do so, you should ask us for further clarification.

- What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us and we will make arrangements for you to do so.

- Can I tell you how I wish to instruct you to buy or sell my investment?

Yes, you may specify how you would like to give us instructions. For example by telephone, email, fax or other means. But in all cases we must receive a written confirmation of these instructions.

5. What will you pay for Positive Dynamics financial advice?

Fee for Service - as noted above, Positive Dynamics may charge fees for providing Personal or General Advice, on a 'fee for service' basis, including an SoA preparation fee. Your Adviser will be able to tell you the cost of any such fee and this may depend on the complexity and the time spent. The Fee for Service will be outlined in either a "letter of engagement", where your Adviser provides you with a written quote, or through the provision of our Fee Schedule (see page 9 for fee schedule).

The fee rate ranges vary depending on the nature and complexity of the work undertaken and type of advice provided.

You may request particulars of the benefits related to this 'fee for service', however that request must be made within a reasonable time after you are given this FSG and before any financial service identified in this FSG is provided to you.

Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you.

Other fees and charges may be payable by you to the product provider which will be outlined in the SoA. These fees might include administration fees, establishment fees and/or Management Expense Ratio (or Indirect Cost Ratio) charges that are calculated by the product provider and will be outlined in their PDS or other documents provided to you.

6. What other remuneration may be paid to Positive Dynamics?

Initial and Ongoing Commissions or Payments for Insurance.

If you take up an insurance product as a result of our advice and recommendations, we can receive from the product provider commission payments calculated as follows:

- Upfront commission is capped at 60% of the first year's premium (66% including GST).
- Ongoing commission is capped at 20% of each later year's premium (22% including GST).

For example, on an annual premium of $1,000, the upfront commission would be up to $660 and the ongoing commission up to $220 each year (including GST). We will only accept a commission if you have given your informed consent before the policy is issued.

We will tell you the insurer, the commission rate and how often it is paid, and give you a copy of your consent. The law requires your consent before any commission is paid, and once given it cannot be withdrawn.

Referral Rewards Program

- if an existing client introduces someone to us, we may thank them with a book, plus a Coles Group & Myer gift card ($150, or $250 for later introductions) if that person goes ahead with our advice. We pay for these, not you.

Alternative Remuneration

- Positive Dynamics and your Adviser keep an Alternative Remuneration register. It records any non-monetary benefits over a set dollar amount that may be received, such as tickets to industry events and conferences. If you wish to inspect the register or ask any questions about it, please ask your Adviser.

Other relationships which might influence Positive Dynamics in providing financial advice services:

Dane Jansen is the director and sole shareholder of Positive Evolution Pty Ltd ABN 26 609 215 036, a construction and project management company unrelated to the provision of financial services. Positive Dynamics does not refer its clients to this company unless they express a specific interest in renovating their property. If a client is referred to Positive Evolution this company may receive revenue in the form of fees paid for construction, renovation and project management works rendered and Dane would receive revenue by way of directors' fees and dividends.

7. What compensation arrangements does Positive Dynamics have in place?

Positive Dynamics confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity ('PI') insurance in accordance with its obligations as the holder of an AFSL. Positive Dynamics insurance arrangements cover claims relating to the services of current and former Positive Dynamics Advisers, where Positive Dynamics is responsible for their conduct at the time of the relevant conduct. These compensation arrangements meet the requirements of section 912B of the Corporations Act 2001.

8. How is your personal information dealt with?

Your privacy is important to us. In general, we collect and verify information about you (and where applicable, persons acting on your behalf) to manage our relationship with you, to ensure that we provide the products and services most appropriate to your needs and to make certain that we comply with our legal obligations.

Information acquired by us in the course of providing our services may be provided to external service providers, including financial product providers, financial planning software providers, administration and paraplanning service providers, IT service providers. The purpose of these third parties is to facilitate the provision of financial services.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988. At this point in time we have service providers with US and India based servers where data will be stored.

Otherwise, your personal information will not be disclosed unless: the law requires us, e.g. Anti-Money Laundering and Counter-Terrorism Financing Act 2006; or you ask us to disclose or consent to disclosing it to a third party in connection with providing financial services to you, e.g. your tax adviser.

If you think any of the details that we hold are wrong or out of date, contact us and we will correct the details. You can always access the personal information held about you by contacting us on 1300 784 084.

9. What should you do if you have a complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have a complaint about any of our financial services, you should take the following steps.

Contact your Positive Dynamics Representative

In the first instance please contact the Positive Dynamics representative who provided you with the particular service and tell them about your complaint and they will try to resolve your complaint quickly and fairly.

Internal Dispute Resolution

If you have raised your concern with a Positive Dynamics representative and the matter has not been resolved to your satisfaction, our Dispute Resolution Department can assist. There are three ways you can lodge your complaint:

Phone:	1300 784 084, between 8.30am-5.00pm Monday to Friday (AEST).
Mail:	Complaints Resolution Officer Positive Dynamics Pty Ltd. PO Box 10560, Southport BC, QLD 4215
Email:	admin@positivedynamics.com.au

Once you have contacted Positive Dynamics, we will acknowledge your complaint within 24 hours (or one business day), or as soon as practicable, and begin investigating it. You can also raise a complaint with us in person or by any other reasonable means. We will try to resolve your complaint quickly and fairly, and many complaints are resolved within five business days. If not, we will give you a final response in writing within 30 calendar days of receiving your complaint.

If we cannot give you a final response within 30 calendar days because your complaint is particularly complex or because of circumstances beyond our control, we will write to you before the 30 days end. We will explain the reason for the delay, your right to complain to AFCA, and AFCA's contact details.

External Dispute Resolution

If you are not satisfied with our response, or you have not received a final response within 30 calendar days, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA's contact details are:

Phone:	1800 931 678
Email:	info@afca.org.au
Website:	www.afca.org.au
Mail:	GPO Box 3, Melbourne VIC 3001

Please note, we are a member of AFCA.

10. How to contact Positive Dynamics

Please contact your Financial Adviser in the first instance if you have any questions about this FSG or the financial services we provide. This FSG should be retained by you in a safe place for future reference.

Alternatively you can contact Positive Dynamics directly at:

Address:	Positive Dynamics Pty Ltd. 96a Marine Parade, Southport Qld 4215
Postal:	Positive Dynamics Pty Ltd. PO Box 10560, Southport BC, QLD 4215
Phone:	1300 784 084
Email:	admin@positivedynamics.com.au

Positive Dynamics Fee Structure

Positive Dynamics offer a free 20-minute starter session to identify goals and demonstrate the value we can provide in helping you achieve these goals.

If we cannot add more value than the cost of the advice, then we will be upfront about that as well. We won't take on clients unless we believe we can add value relative to the cost.

Immediately following your free 20-minute session, you can engage our services where we will help you build or protect wealth. Our fee varies for each client based on the amount and complexity of work required. During our initial meeting we will confirm the price, and the following fees may apply:

Cost of Advice
(Inclusive of GST)

Please see below an example of what you might expect to pay upfront:

Simplistic Advice Super Rollover (one fund to another for enhanced investment exposure), Estate Planning, Budgeting Management.	$4,500 - $7,500
Growth Phase Enhanced Super Strategies, Super Consolidation, Property Strategies, Share Portfolio, Personal Insurance, Estate Planning, Cashflow Management.	$7,500 - $11,500
Complex Personal & Business Advice Retirement Planning, Business Sale, Inheritance Planning, Aged Care, Personal Injury including NDIS & Centrelink.	$9,500 - $25,500
Self-Managed Super Fund (SMSF) SMSF Set-Up, Review, Wind Up, Limited Recourse Borrowing, Investment Strategy, Investment Advice.	$14,400 - $25,500
Insurance Personal Insurance - Life, Total Permanent Disability, Critical Illness, Income Protection including insurance for Buy-Sell Agreement and Key Man. Part of this fee could be waived depending on commissions received.	$6,600 - $25,500

Ongoing Service Option

(Costs are GST Inclusive)

	Prosperity Partnership Tiered Fee Structure
Monitoring of your investment portfolio including: • Recommendations and implementation of changes (as required) • Morningstar and external research	✓
Access to Positive Dynamics' research-based bespoke portfolios, run under our Investment Philosophy, and our Responsible Manager and Head of Investments.	✓
Annual summary of your position.	✓
Identification of areas to help you achieve greater wealth: • Annual review of your position • Strategy and Planning	✓
Correspondence to keep you up to date with what is happening in the investment markets and economy.	✓
Access to the financial advice team for ad-hoc advice.	✓
Regular communication from your adviser.	✓

Funds Under Management	**Percentage Based Fee**	**Ongoing Fee Range**
On the first $750,000	1.50%	minimum fee $11,250 pa
On the next $1,250,000 ($750,000 - $2,000,000)	0.90%	$11,250 - $22,500 pa
On the next $1,500,000 ($2,000,000 - $3,500,000)	0.70%	$22,500 - $33,000 pa
On the next $2,000,000 ($3,500,000 - $5,500,000)	0.50%	$33,000 – $43,000 pa
On the next $3,000,000 ($5,500,000 - $8,500,000)*	0.25%	$43,000 – $50,500 pa

* a fee may be negotiated depending on your individual needs.

Ongoing Self Managed Super Fund (SMSF)

Accounting Services

(Costs are GST Inclusive)

	SMSF Accounting Services $4,015
Access to Administration Staff	✓
Commitment to keep you up to date with any changes in legislation which may affect, or present opportunities for you via newsletter.	✓
SMSF Administration • We provide a list of what is required for end of financial year requirements	✓
SMSF compliance • Investment strategy review • Facilitate external preparation of annual financial statements and SMSF annual tax return • Facilitate external annual audit	✓

For SMSF's that are managed elsewhere

Please note, Positive Dynamics does not give you advice on the auditing, administration, accounting, investment strategy or property of your Self-Managed Super Fund. Please discuss these areas with your accountant.

Additional Services

Expert Witness	$275/hour, average cost $4,400*	
Positive Dynamics offers this service to legal firms as an Expert Witness on financial services. Where a legal case requires the expert opinion of a financial planning practitioner, we are able to report on various areas of the financial planning profession. *Please note, an additional hourly rate of $275 will apply in the event that we are called to court as an expert witness.		
Insurance Claims Processing	$275/hour, average cost $6,600	
Positive Dynamics offers this service to simplify the claims process and allow you to focus on your health. Our goal is to help you achieve a positive outcome. Note, we will check with your insurance provider to confirm if a rebate can be applied against the cost of this service.		
Centrelink Assistance	$275/hour, average cost $1,000	
Positive Dynamics offers this service to assist you with the completion of forms for Centrelink		
Other Services	Adviser Senior Adviser Partner	$385/hour $495/hour $635/hour
For any additional services other than those listed above, or for any ad-hoc work, Positive Dynamics will charge the above rates.		

11. Your Adviser and how you can contact them

The following individuals and organisations are authorised by Positive Dynamics to provide personal financial advice through Positive Dynamics Pty Ltd:

—

Dane Jansen

ASIC Adviser Identification Number: 000323704

—

Vanessa Jansen

ASIC Adviser Identification Number: 000471632

—

Mark Cullen

ASIC Adviser Identification Number: 001002687

I am an Authorised Representative of Positive Dynamics and can be contacted using the following details:

Positive Dynamics Pty Ltd

96a Marine Parade, Southport, Qld, 4215

PO Box 10560, Southport BC, Qld, 4215

P 1300 784 084

E admin@positivedynamics.com.au

12. Financial services and product types your Adviser can provide

I am authorised to provide personal financial advice, general financial advice, and transact on your behalf (dealing) in relation to the following types of financial products:

- Securities
- Managed investment schemes
- Investment and funeral bonds
- Basic deposit products
- Government debentures, stocks and bonds
- Personal and business risk insurance
- Superannuation
- Margin loans (not available through Mark Cullen)
- Retirement Savings Accounts

Limits on the advice that can be provided

It is important to note that I cannot provide advice on the following:

- General insurance
- Derivatives
- Foreign exchange
- Legal estate planning, such as preparing wills and powers of attorney

In addition, if we identify that you require specialist advice on a particular product or service, such as the above, we may refer you to a specialist who can help.

Securities

From time to time, we may seek portfolio research advice from a qualified stock broker or trading platform and incorporate this research into the advice that they provide to you. The cost of this advice will be incorporated into the total advice fee and detailed in your SoA.



13. Referrals

If we do refer you on to another service provider you are under no obligation to engage with them, you do not have to consult any professional that I may refer you to. You may want to consult a professional you have an existing relationship with, or choose another. The professional you choose to consult is responsible for the advice they provide to you. Positive Dynamics and its advisers do not receive any fee or other benefit for referring you to another service provider.

14. Fees and other costs that may apply to you

A range of fees and other costs may be payable to Positive Dynamics for the advice you receive and the financial products used.

Outlined below are the types of payments that you may be charged. Before I provide you with any financial advice, I will discuss these options with you and help you select the best payment method for you.

In all cases, details of payments required for the services provided will be given to you at the time of any personal advice. You will be provided with a tax invoice for any services provided and payment is generally made to Positive Dynamics in accordance with the terms of the invoice and is payable by bank transfer (EFT). These amounts will be documented in your SoA. If at the time you receive your SoA the amounts cannot be determined, the manner in which they are calculated will be disclosed instead.

Asset based fee

Under this method of payment, we charge a fee based on a percentage of your asset value we are providing advice on, for the service provided to you. These service packages are described in our Fee Schedule on page 9.

Dollar based fee

Where we are aware that you have used borrowed funds (i.e. funds that are either secured or unsecured) to invest through us, we will charge you a flat dollar advice fee.

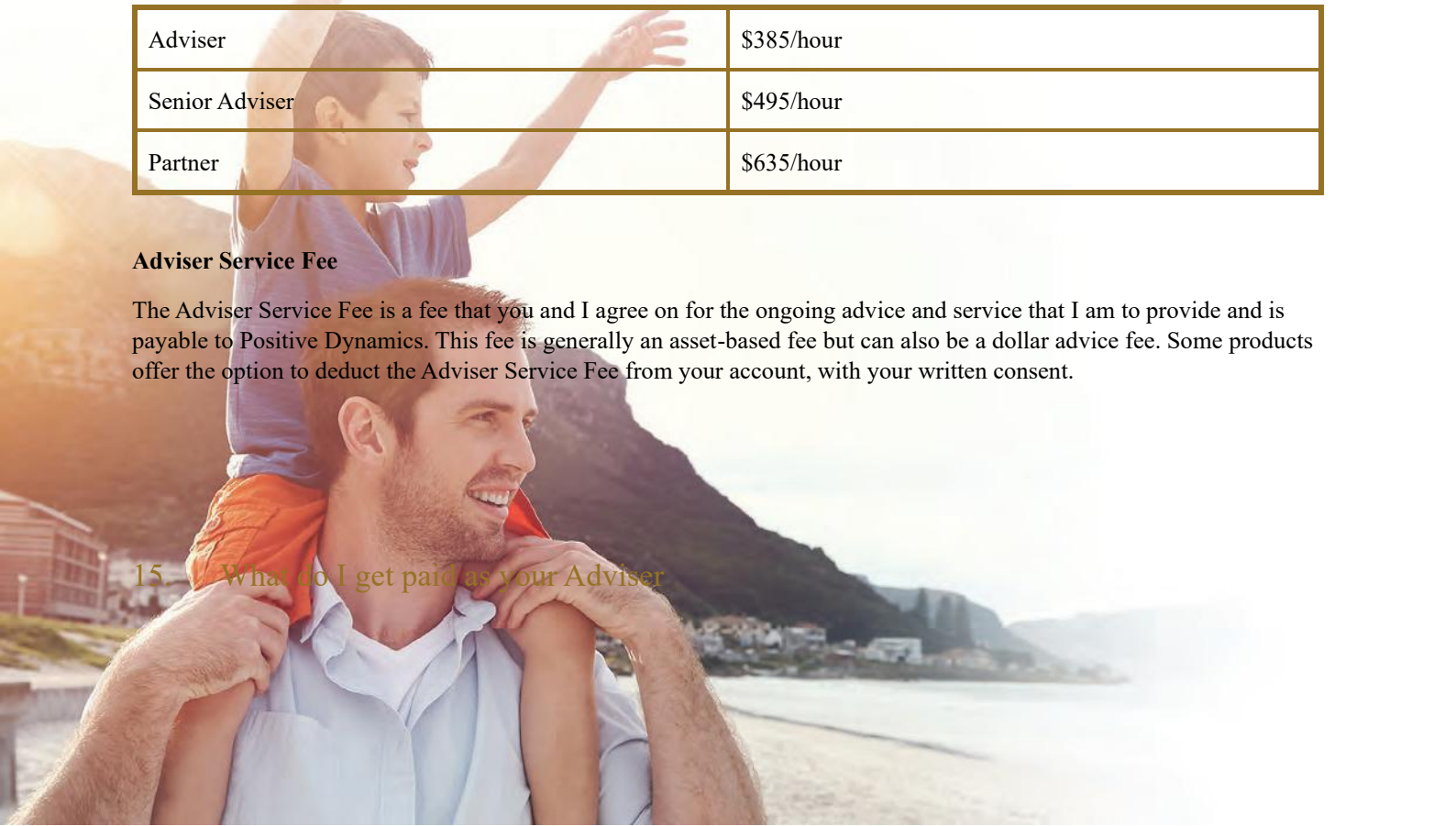
HOURLY RATE DIRECT CHARGES

We may charge an hourly rate for financial services that fall outside of the service outlined in our Fee Schedule. The current rate is $385 inc GST per hour or part thereof. Before going ahead, I will provide you an estimate of the time that may be required.

Adviser	$385/hour
Senior Adviser	$495/hour
Partner	$635/hour

Adviser Service Fee

The Adviser Service Fee is a fee that you and I agree on for the ongoing advice and service that I am to provide and is payable to Positive Dynamics. This fee is generally an asset-based fee but can also be a dollar advice fee. Some products offer the option to deduct the Adviser Service Fee from your account, with your written consent.



15. What do I get paid as your Adviser

All fees are payable to Positive Dynamics. All Positive Dynamics in-house Advisers are employees of Positive Dynamics and receive a salary rather than receiving compensation directly from any revenue generated by their advice to you. In relation to Director's income, they may be remunerated by company dividends and/or salary.

Other benefits that I may receive from time to time, I may also receive other benefits which may include:

- Educational conferences and seminars: these are arranged by Positive Dynamics and attendance may be fully or partially subsidised by Positive Dynamics.
- Non-monetary benefits: these may include business lunches, ticket to sporting and cultural events, promotional merchandise or other minor benefits from Positive Dynamics or product providers.

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits at this point in time.

Any other benefits that Positive Dynamics or I may receive will only be accepted to a value of less than $300 per provider per year. If other benefits over this limit are received, they will be declined or if delivery has already been made, they will be disposed of. In the instance that a benefit has been received and needs to be disposed of, that benefit will be passed on to charity or disposed of by other means.

Positive Dynamics maintains a public register of benefits with a value between $100 and $300 that they receive and all other benefits they receive. Positive Dynamics also maintains a Conflicts of Interest register for circumstances where some or all of your interests may be inconsistent or diverge from some or all of my interests or those of Positive Dynamics. If you would like to see a copy of these registers, you can contact Positive Dynamics.



Additional Information



At Positive Dynamics Pty Ltd we give people the enthusiasm and security to chase and manifest their dreams.

Positive Dynamics Pty Ltd was founded in May 2006 from humble beginnings.

At only 24 years of age, and from their home Dane and Vanessa Jansen quickly developed a reputation for helping people reach their goals and dreams.

Leading by example Dane and Vanessa quickly expanded their business. By 2007 they had purchased a commercial office and began employing a dynamite team to ensure all client requests were handled with the utmost importance but ensuring simplicity for the client.

With their leadership qualities Dane and Vanessa began mentoring university graduates in the art of guiding people to success.

Positive Dynamics Pty Ltd has always maintained a strong ‘client first’ performance culture whilst providing quality advice.

Our Founding Directors



DANE JANSEN

Responsible Manager and Head of Investments
ASIC: 000323704

Dane is the Responsible Manager and Head of Investments, and oversees the Positive Dynamics Investment Philosophy and compliance framework. Dane embraces his leadership skills to provide guidance to the Positive Dynamics team giving them the confidence and conviction to achieve success.

Since 2007 Dane has been Managing Partner and Head of Investments at Positive Dynamics. From a young age Dane has had a passion in financial markets. Following his passion, Dane specialises in strategic advice, providing expert knowledge on clients' portfolios, investments, and asset allocation.

Dane spent the first 10 years of his career working in the construction industry, building foundations in leadership and management; however, in 2007 Dane was able to follow his dream and completed a Diploma followed by an Advanced Diploma of Financial Services [Financial Planning] and was appointed as a Financial Adviser at Positive Dynamics, Authorised Representative of Financial Wisdom. In 2015 Dane embarked on the application process of obtaining Positive Dynamics its own Australian Financial Services Licence (AFSL). In 2016 Dane became the co-responsible manager of the Positive Dynamics AFSL. Dane's unique and diverse experience with business and leading people, has allowed him to work with many different companies and individuals across all industries, athletes and professional sports, medical, motor vehicle, accounting, engineering, retail, entertainment, and property development.

Outside of work Dane has a unique, creative ability where he works on property renovation projects. He had the vision to transform Positive Dynamics Head Office building into what it is today; a prestigious, iconic building which has caught the attention of everyone who passes by. He is also a fiercely loyal and dedicated father and husband, who enjoys coaching his son's junior Rugby team, and boxing and tennis to keep fit.

In an effort to make a difference to our local community Dane is involved in the Gold Coast Corporate Rotary Group. The vision is to help improve the homeless issues on the Gold Coast.



VANESSA JANSEN

B. Banking and Finance | Dip Financial Planning
ASIC: 000471632

Vanessa's passion is to build long lasting relationships with her clients while guiding them towards wealth. She works hard to overcome trust barriers that often hold people back from achieving the results they deserve and is determined to help people act now. In recent years, Vanessa spends much of her time mentoring advisers within the firm with a goal of helping more Australians obtain the right financial advice that will lead them to financial freedom.

A born entrepreneur, Vanessa has made a name for herself in the arena of finance. Vanessa started out in the corporate world while completing a Bachelor of Business through Queensland University of Technology (QUT). Following her strengths, Vanessa majored in Banking and Finance with an extended major in Accounting. It was during this time that Vanessa realised her calling was to help make a difference to people's lives and to help people along their financial journey.

The industry quickly began to take notice as Vanessa developed a reputation for helping clients reach their goals and dreams. Making a name for herself she was recognised through the Million Dollar Round Table (MDRT); a trade association formed in 1927 to recognise financial advisers internationally for best business practices, ethics and effective ways to increase client interest. Vanessa qualified at top of the table in 2009, this achievement ranked Vanessa internationally in the top 3% of her industry. Thus, it is no surprise that in 2008 Financial Wisdom named Vanessa Qld Rising Star of the year, and in 2010 Vanessa received a national award for the results she had created for her clients.

Outside of work, Vanessa is a dedicated mum to her two children and enjoys downtime with her husband Dane. She enjoys tennis and continues to compete weekly in a local Gold Coast Competition. A highlight of Vanessa's week is taking a long walk with her family along the beach with the family dogs.

In an effort to make a difference to our local community Vanessa has taken on the role in 2020-2022 of Membership Chair in the Gold Coast Corporate Rotary and is now working with District leaders to help grow membership within Rotary to help make a larger impact on community. Vanessa and Dane's vision is to help improve the homeless issues on the Gold Coast.

Meet The Team

Under the leadership of our Directors, Positive Dynamics brings together a substantial team of specialists whose financial experience is both diverse and complementary. Each member of our team is committed to a shared purpose: helping you achieve your financial goals with confidence.

Every area of advice within our practice is supported by dedicated specialist expertise. When these skills are brought together, they give our clients a complete and clear picture of their financial position, along with a considered pathway forward.

The breadth of experience within our team allows us to examine your circumstances from a range of perspectives. This means the strategies we recommend are carefully shaped around your individual needs and objectives, rather than taking a one-size-fits-all approach.

Throughout every stage of this process, you will have direct access to your adviser and our dedicated client services team, so you are always informed, supported and confident in the decisions being made on your behalf.



Advisory Team



MARK CULLEN

Senior Financial Adviser
MFP, GradDip (Applied Finance)
ASIC: 001002687

Mark brings more than 15 years of experience as a financial adviser, having held senior wealth advisory positions with leading financial services firms and major Australian banks. He specialises in providing strategic financial planning and investment advice to high-net-worth individuals, families, businesses, associations, and trusts.

Mark holds a Master of Financial Planning, in addition to a Graduate Diploma of Applied Finance. He is also an accredited Self-Managed Superannuation Fund (SMSF) Specialist, with extensive expertise in superannuation, wealth creation, retirement planning, and investment management.

Known for his personalised and client-focused approach, Mark takes the time to understand each client's unique circumstances, goals, and aspirations. He develops tailored strategies designed to help clients achieve long term financial success while building enduring relationships founded on trust, transparency, and integrity.

Committed to maintaining the highest professional standards, Mark undertakes ongoing professional development to ensure his advice remains current and relevant in an evolving financial landscape. He is a member of the Financial Advice Association Australia (FAAA) and is dedicated to delivering quality advice that empowers clients to make informed financial decisions with confidence.

Specialist Support Team



HAYLEY RAFAELLE
Executive Assistant
13 Years Continued Service



ERICO CAMPOS
Advisor Support Officer
PgD (Dig. Law and Compliance)



ANDREA MIRANDA
Advisor Support Officer
BMS (Finance)



POOJA MALHOTRA
Advisor Support Officer
MBA (Finance)



RISHIKA GULERIA
Advisor Support Officer
BA (Economics)



THOR
Chief Office Dog
12 Years Continued Service



WINNIE
Junior Office Dog
3 Years Continued

Support Roles may be outsourced to external companies within Australia & India.

What We Do

Positive Dynamics is one of Australian's leading, award-winning Wealth Management and Strategic Planning firms.

Positive Dynamics have been serving our community for almost two decades now. Working with clients through all aspects of their financial decisions, taking great pride in designing bespoke investment portfolios for clients that deliver on their dreams, goals and objectives.

To help our clients achieve optimum wealth creation, asset protection and effective financial streaming we offer a range of services and solutions:

- Wealth Management
- Superannuation/SMSF
- Financial Planning
- Retirement Planning
- Not for Profit/Philanthropic Funds
- Personal Insurance/ Wealth Protection











STEP 1

To do our job properly, we believe we need to understand your circumstances better than anyone else; i.e. where you are now and where you want to go. This initial meeting is where we get to know one another.

STEP 2

Behind the scenes, our team will analyse the information you have provided. We will then design strategies to help you reach your goals.

STEP 3

We will present the strategies we have formulated from the information you provided and the research we have conducted. We will educate you around these strategies so that you can make informed decisions. We will assist with the application process.

STEP 4

Behind the scenes, our team will submit any required paperwork. This may include liasing with real estate, lenders, accountants, solicitors, insurance providers and employers. We will follow through any outstanding items and keep you informed along the way.

STEP 5

We will be with you every step of the way to give you the financial direction in life you need. We will ensure you are prepared for your future.

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We conduct this process to give you certainty, security, direction and simplicity.

Our Story

From humble beginnings, Positive Dynamics was founded in May 2006. At only 24 years of age, and from their home Dane and Vanessa Jansen established a business which would evolve into Positive Dynamics; a name now known to many across Australia.

At age 18 Vanessa purchased her own investment property. This was prior to the early 2000 property boom. Vanessa was always focused on building wealth and turned this Queenslander Property into a rental treasure. Thinking outside of the box, Vanessa created 6 bedrooms and rented this as a share house; spending her time between work, university, and renovating each room which created an income that supported her university study. This was only the beginning of her wealth accumulation journey.

Like Vanessa, Dane had begun his wealth journey at a young age, purchasing shares and taking a keen interest in investment markets. Dane also adjusted his and Vanessa's superannuation investment selection, consolidating superannuation accounts and investing into assets with the greatest opportunity for long term accelerated growth.

There was no surprise that when Dane and Vanessa came together, they were in a great position to teach others key strategies to help build quality long term wealth. From the beginning, Positive Dynamics was established to help guide Australians to make great financial decisions.

By 2015 Positive Dynamics had grown in both size and expertise. This enabled Positive Dynamics to implement its vision, 'to become a self-licenced firm', stepping away from the influence of large institutions. Positive Dynamics yearned to offer its own professional and trustworthy, strategic advice to more Australian's, helping them create greater wealth, security, and trust in their financial future. Part of this vision was to have an office premise that stood out and was visible to the local community and holiday makers that come and go; greater exposure would increase the ability to help more people. It would also be a space that makes people feel at ease and able to share their story, goals and aspirations.

In January 2021 following years of savings, Dane and Vanessa purchased a multi-million-dollar property located on Marine Parade, Southport. Leading by example, they were able to create multiple income streams. The property has significantly increased in value, with a strong income yield. This is something you will always find with Positive Dynamics, they invest in property and shares, they set goals and regularly monitor their progress, and they have achieved life changing results. Positive Dynamics is passionate about guiding our clients to achieve 'life changing results' having walked the path that they recommend. We aim to remove one of the most difficult aspects of obtaining financial advice - knowing who to trust.

"Their knowledge of the financial opportunities available opened my eyes to new ways of making money."

BRAD IPSON
Professional Cricketer &
State Manager of Casella Family Brands

Positive Dynamics quickly developed a reputation for helping people reach their goals and dreams. Leading by example Dane and Vanessa quickly expanded their business. By 2007 they had purchased a commercial office and began building a dynamic team to ensure all client requests were handled with the utmost importance, ensuring simplicity for their clients.

With their leadership qualities Dane and Vanessa began mentoring university graduates. Vanessa and Dane recognised that the Financial Planning industry, at the time, was lacking a pathway for advisers to pair their education with real world training. Keeping to their vision and their art of guiding people to success, Vanessa and Dane have successfully mentored many university graduates into advice roles throughout Australia. Four of which have gone on to commence their own business. Two have been carefully selected for their unique skills and continue their growth and career within Positive Dynamics. This has been a great reflection of their leadership and mentorship skills.

Positive Dynamics has always maintained a strong 'client first' performance culture whilst providing quality advice. This is something that ASIC identified that was missing in many financial planner firms and gives Positive Dynamics a keen competitive advantage, leading to further business recognition and growth.

The next steps for Positive Dynamics are to build on our exceptional team which will enable us to reach more people across the country. We intend on continuing to direct our personal savings toward great investment opportunity in both shares and property, while mentoring our clients to do the same.

"Every great achiever is inspired by a great mentor." Let us mentor you...



Our vision is to help you Unlock Your Potential! For us to help Unlock Your Potential, we need to be working alongside you to help you reach your goals.

For us to work best with you, and reach the best possible results we ask the following of you:

1. Contact us before making large financial decisions
2. Contact us if your financial position changes
3. Meet with your adviser at least annually
4. Communicate with us regularly where needed

Your review meeting may not be due until later in the year, however if you would like to schedule a meeting ahead of time please book your meeting using the following link:

Existing clients: Reinforce your goals (Review)
New clients: Complimentary 20-Minute Starter Session

On a separate note, we are very excited to announce, out of popular demand, we have established a referral program. Many of our clients are impressed with our high level of service, communication, and results. Over years of working together we become more than a service provider, we become a trusted professional, friend, and some clients even describe our relationship as an extension to their family.

What we have found is that these people want their friends, family and work colleagues to benefit as they have. **"Sharing knowledge is the most fundamental act of friendship. Because it is a way you can give something without losing something"** Richard Stallman.

This led us to creating a formalised way of saying thank you for the introduction.

Referral Program

Initial Introduction A book written by a world-renowned author hand selected by Positive Dynamics

For all introductions that proceed with Positive Dynamics' recommendations:

1st successful introduction	$150 Coles Group & Myer Gift Card
Subsequent successful introductions	$250 Coles Group & Myer Gift Card

If you are looking for the best way to make your introductions, we always recommend first having a chat to explain how we have helped you, and then asking for their permission to pass their contact details onto Positive Dynamics. You can then either phone or email your adviser to ensure we make contact. ***"The secret of getting ahead is getting started"*** Mark Twain.

"*We encourage the sharing of contact details as we know the most difficult part of making improvements to your wealth is getting started".*

Potential Introductions

1. _____

2. _____

3.

_____



Testimonials

Positive Dynamics were great to deal with! They presented my wife and I with clear information and were always available whenever we had any questions. We recommend them to anyone looking for assistance regarding insurances, superannuation or financial planning.

___

So experienced and great at explaining the details you need to know, all the recommendations we have been given have seen massive growth plus savings on insurances - couldn't be happier!

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4 years ago, in my late 50's, I was allowing my financial illiteracy to bury my head in the sand about my super funds. My neighbours recommended Positive Dynamics and I haven't looked back since my first meeting with Vanessa. I am now completely confident that my retirement will be a comfortable one and highly recommend this professional and personal company to all.

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We've been working with Positive Dynamics for four years now and although at times we have baulked at the fees, we now know that it is money well spent as out portfolio has grown significantly. We are confident as we move towards retirement that we can be comfortable. We are in safe hands, even at the time of all the Covid19 disruption and that is very reassfuring. All is on track. Highly recommended.

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Vanessa and her team are highly professional and have exceeded all my expectations with financial planning for my elderly parents. They have not only recommended a professional financial plan, but have gone above and beyond with their service to my parents who are both in a fragile state. Vanessa and Hayley are professional, caring, compassionate and lovely. It's so nice to see a company that exceeds customer expectations - as a savvy businessman, they have my highest recommendation if you're looking for a professional financial planner!

I came across Positive Dynamics after having vetted at least 5 other financial planners, and I knew straight away they were the ones for me! they portray what they are all about and after meeting with Vanessa and Hardik, I trusted them and felt super comfortable making the decision to invest with them. They have been amazing, always happy to help and answer all my questions in order to help me understand my investments! I'd definitely recommend it to all my friends, family and clients.

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My name is Steve and I would like to tell you about Positive Dynamics, I have known Justine Wilesmith for a couple of years now from a previous institution, she has recently moved up in the financial world and joined Positive Dynamics, I too have followed and with the input of Vanessa and Justine they are making my investments really start to work, things that I would never have know about, if you are in two minds about your investments like I was, just give them a call and meet up and have a chat for free.

Highly recommended

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Five stars is what you get with Positive Dynamics!!! We have been with this company for 12 Years. Without them we would be facing a dilemma, as we transition to retirement.

Their heartfelt support, financial advice and expert investment experience, has set us up financially to manage our future endeavours.

However, knowing they are a phone call away and trusting them to deliver brings us peace of mind.

My husband and I can't thank Vanessa and her team enough!!!

For more: https://bit.ly/3CKY0Eq

POSITIVE
DYNAMICS

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