



Financial Services and Credit Guide

Part 2

Your Advisers Profile
1 July 2021

We're looking forward to working with you

This document is Part 2 (Adviser Profile) of the Financial Services and Credit Guide (FSCG) dated 1 June 2021 and should be read together with Part 1.

Part 2 sets out specified details of your financial adviser and mortgage consultants as authorised representatives of Step Up Financial Group Pty Ltd

We are authorised by Step Up Financial Group to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSCG. We have also been authorised by Step Up Financial Group to distribute this FSCG.

**Step Up Financial Group Pty Ltd
ABN 41 628 679 943
holder of Australian Financial Services
Licence No. 512509
Australian Credit Licence No. 512509
PO Box 2499
Orange NSW 2800**

Part 2 of the FSCG includes information about:

- About your adviser and Mortgage consultant
- Qualifications and Professional Memberships
- Services your adviser and Mortgage consultant are authorised to provide
- How to contact your Financial adviser and Mortgage consultant

Who are your Advisers & Mortgage Consultants

- Julie Nipperess (Financial Adviser)

About Julie Nipperess



Phone	02 6362 5445
	0408 185 674
Email	jnipperess@stepupgroup.com.au
Website	www.stepupgroup.com.au
Authorised Representative Number	001004205
Credit Representative Number	486291

Qualifications (Finance Related)

Advanced Diploma of Financial Services (Financial Planning)

Certificate IV Mortgage Broking

Additional Qualifications

Tax (Financial) Adviser

Age Care Professional (Age Care Steps)

Professional Memberships

FPA – Financial Planning Association

The advice and services I can provide

I am authorised to provide all the services listed in the “Our Financial Services” section in Part 1 of the Financial Services and Credit Guide except for the following:

- Residential mortgages and home loans
- Personal loans
- Borrowing within SMSF
- Deposit bonds
- Reverse mortgages.

Should you require advice and services that extend beyond my authority, I can refer you to a suitable qualified adviser.

I am also a credit representative of Step Up Financial Group and I am authorised to provide credit advice regarding how to structure debt, suitability of your existing loan structure and repayment options.

If you require advice involving mortgages or other lending products, I can refer you to an accredited Mortgage Consultant.

How I am Paid

I am an employee of the Nipperess Family Trust and the sole owner and director of Jan Financial Services Pty Ltd which is the Trustee of the Nipperess Family Trust. As such I receive a salary, directors fees, profit share and dividends determined by that company as appropriate from time to time.

Your adviser is also the sole owner and director of Step Up Financial Group Pty Ltd (the licensee).

How you can contact your Financial Adviser and Mortgage Consultant

Your Financial Adviser	Julie Nipperess and Nipperess Family Trust
Phone	02 6362 5445
	0408 185 674
Email	jnipperess@stepupgroup.com.au
Website	www.stepupgroup.com.au

Practice Details	
Address	107 Moulder Street ORANGE NSW 2800
Phone	02 6262 5445
Email	info@stepupgroup.com.au
Website	www.stepupgroup.com.au

Acknowledgement – Client Copy

I/We acknowledge, I/We were provided with the Financial Service and Credit Guide Part 1 dated 1 June 2021 and Part 2 dated 1 June 2021

Client Name: _____

Client Signature _____ **Date Received** _____

Client Name: _____

Client Signature _____ **Date Received** _____

OR complete as follows if Financial Services Guide and Credit Guide is sent to Client(s):

I confirm that I sent a copy of the Financial Service and Credit Guide Part 1 dated 1 June 2021 and Part 2 dated 1 June 2021 as follows:

Sent to (Client name(s)): _____

Sent on (Date): _____

Sent by (Name): _____

Acknowledgement – Adviser Copy (To be retained on client file)

I/We acknowledge, I/We were provided with the Financial Service and Credit Guide Part 1 dated 1 June 2021 and Part 2 dated 1 June 2021

Client Name: _____

Client Signature _____ **Date Received** _____

Client Name: _____

Client Signature _____ **Date Received** _____

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