

Adviser Profile

Your Questions - Our Answers



Who will be providing the financial services to me?

Richard Johnson and Stronghold Financial Services Pty Ltd are Authorised Representatives Nos 345701 and 454689 (respectively) acting under authority from Synchron.

Stronghold Financial Services Pty Ltd

Business Address: Suite 100, 515 Kent Street, Sydney NSW 2000

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Who is my adviser?

Your adviser will be Richard Johnson and Stronghold Financial Services Pty Ltd who are both authorised to act on behalf of Synchron. Richard has been in the financial planning industry since 1995, was a financial planner first in 1998 and has run his own financial planning firm since 2013.

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Richard Johnson is a Principal of Stronghold Financial Services Pty Ltd who are both authorised by Synchron to offer you the following services:

- Provide financial product advice; and
- Deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

In respect of the following financial products:

- Deposit and Payment Products
- Debentures, Stocks or Bonds issued by a Government
- Life Products, including:
 - Investment Life Insurance Products
 - Life Risk Insurance Products
- Interests in Managed Investment Schemes (incl IDPS)
- Retirement Savings Account Products
- Superannuation
- Securities
- Self-Managed Superannuation Funds
- Standard Margin Lending Facility

We will only recommend a product or strategy to you after considering its suitability for your individual situation and needs. We do not provide advice in any other area of insurance or investments but can refer you to a professional who specialises in other areas if requested.

Any arrangements you make with the other professional will be strictly between you and that person and neither Synchron nor our Authorised Representative accept any responsibility or liability for the advice given.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?

Stronghold Financial Services Pty Ltd will be paid 100% of the brokerage and/or fees received by Synchron minus a fee of 9% for the provisions of professional services from Synchron.

This brokerage is used to provide income after paying for the normal expenses incurred with running a business (eg rent, vehicle, computer, stationery, professional fees etc).

Insurance Monitoring:

Internal databases are maintained detailing client's insurances that were recommended by our Authorised Representative on behalf of Synchron. This does not constitute portfolio monitoring.

Note: This Financial Services Guide V9.0 is for the sole use by Richard Johnson and Stronghold Financial Services Pty Ltd only and was prepared on 12 September 2025, issued with the authority of Synchronised Business Services Pty Ltd t/as Synchron, Australian Financial Services Licence No. 243313 Life Insurance Broker.

This Adviser Profile, together with the Client Receipt page, is Part 2 of our Financial Services Guide and should be read in conjunction with Part 1 as a complete document.

How we charge for our services

Unless otherwise stated, all fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial consultation	This initial meeting is at no cost to you. Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice. At the end of this meeting, we will outline the next steps and detail any fees applicable.
Advice preparation Statement of Advice Fee Paraplanning fee	The SOA preparation fee will depend on the complexity of your individual circumstances and the type of advice you require. The fee may range from \$0 - \$33,000.
Implementation of Initial Advice Fee (Fee for advice)	This Fee will range from \$0 - \$33,000 depending on the level of complexity of your situation and the advice provided. This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account.
Ongoing fee for advice (Retainer) (Fee for advice)	The ongoing advice fee can range from \$0 – \$33,000 per annum. This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account.
Ad hoc advice	Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$0 and \$440 may apply.
Insurance - Initial (Commission on Life Insurance Products)	The relevant insurer will pay initial commission based on a number of factors, including the annual premium, loadings which apply to the premium (such as medical or payment frequency loadings), and any policy or other fees. These factors will vary between insurers. The following ranges will apply (all figures are exclusive of GST and other taxes/statutory charges): If you have a policy that has been in force prior to 1st January 2020 and you have an alteration or increase to that policy, commission of between 0% and 130% may be payable on any increase in premium. The maximum commission payable on any policy issued after 1st January 2020 is 60% + GST of the first year premium. Commission is paid to us by the product provider and is not an additional cost to you.
Insurance - Ongoing (Commission on Life Insurance Products)	Annual commission will be paid when you renew your policy each year. The rate of ongoing commission is between 0% and 33% of the annual policy cost for as long as you hold the product. Commission is paid to us by the product provider and is not an additional cost to you. Commission may also be paid on the basis of increases in sum insured under your policy. This commission will be calculated on the same basis as initial commission (see above) and will vary depending on the insurer.