



Financial Services Guide

Part A

Version 3.0 Date: 5 October 2021

What we do

We are authorised by Australian Adviser Group to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

and to provide advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts
- Securities
- Standard Margin Lending Facilities

We are not authorised to provide any other financial services or financial products on behalf of Australian Adviser Group.

Where we are unauthorised to provide you with a financial service or financial product that you are interested in, we will advise you of this and refer you to an alternative source of advice.

Lack of Independence

Australian Adviser Group Pty Ltd are neither 'independent', 'impartial' or 'unbiased, as defined by S923A of the Corporations Act because we:

1. receive commissions for the advice we provide on life risk insurance products;
2. We have related entities of:
 - AAG Capital Pty Ltd ABN: 55 626 952 627
 - AFA Lending: 52 609 520 523
3. Australian Adviser Group manage the AAG SMA Portfolio Series which may influence our advice to you. Further details can be found in the fee and related arrangements sections of the FSG

Contact us

For more information on anything you have read in this document or if there is anything else we can help you with, please contact us at:

AFA Newmarket

Corporate House

Building 1, Level 2

Kings Row

52 McDougall Street

MILTON QLD 4064

P: +61 7 3703 2110

E: newmarket@afanet.com.au

W: www.afafp.com.au

Your confidence in our advice

Your satisfaction is of paramount importance to us and we have procedures in place to resolve any concerns promptly, and fairly.

Our complaints procedure

If you're unhappy with the advice you receive or other aspects of our service, please follow the steps outlined below.

1. Please let your financial advice specialist know in the first instance. You can also raise your complaint at any time by contacting us at:

Advice Dispute Resolution Team
Australian Adviser Group Pty Ltd
Corporate House
Building 1, Level 2
Kings Row
52 McDougall Street
MILTON QLD 4064

Phone: +61 7 3703 2100

Email: aagadmin@afa.com.au

2. If your complaint isn't resolved within 30 days or to your satisfaction, then you may refer the matter to the Australian Financial Complaints Authority (AFCA):

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority Limited

GPO Box 3, Melbourne VIC 3001

AFCA provides fair and independent financial services complaint resolution that's free to consumers.

Time limits may apply to lodge a complaint with AFCA, so you should act promptly. You can check the AFCA website to find out if a time limit applies or when the time limit relevant to your circumstances expires.

Australian Adviser Group holds professional indemnity insurance that satisfies the requirements of section 912B of the Corporations Act. This insurance also covers the conduct of financial advice specialists who were authorised by us at the time of your complaint but are no longer representatives of Australian Adviser Group at the time of your complaint.

Payments and benefits we receive

At Australian Adviser Group we believe you deserve transparency and we want to ensure all our recommendations are driven by your needs alone. This allows you to know that you are paying for our advice irrespective of any product you use, clarifies the services you are entitled to, and ensures all recommendations are driven by your needs.

We will agree with you the amount you pay based on:

- a flat dollar fee;
- an hourly rate;
- the amount you invest; or
- a combination of the above.

You can pay in the following ways:

- by direct invoice from us for initial and ongoing advice;
- in some circumstances, where possible, as a fee for advice that will be deducted from your investments as a one-off payment or in instalments;
- where applicable, we may be paid a commission by the financial product issuer(s);
- where applicable, via commission we may receive from a financial product provider when you commence an insurance contract and ongoing commission annually during the life of the insurance contract; or
- a combination of the above.

If you are not already on a fee for advice package, you can move to this payment at any time. Please refer to the “**How we charge for our services**” section of this FSG for further information.

Other payments we may receive

We will provide you with details of all fees, commissions, or other benefits we may receive when we provide advice to you and, where possible, will give actual dollar amounts. If we cannot provide this accurately, we will provide worked-dollar examples.

Even if you don't receive personal financial advice from us, you can still request the details of any fees, commissions or other benefits we receive in relation to any other financial service we provide you.

Benefits we may receive

Sometimes in the process of providing advice, we may receive benefits from product providers.

Financial Services Guide

This Financial Services Guide (FSG) is made up of two parts – Part A & Part B and must be read in conjunction.

Our FSG is designed to clarify who we are and what we do, and to help you decide whether to use our services.

To make things simple, this guide explains:

- the services and types of products we're able to offer you;
- how we and our associates are paid and – any other benefits we may receive;
- any potential conflicts of interest we may have;
- how we protect your privacy and handle your personal information; and
- how we resolve disputes, and what you should do if you have one.

Please read through the whole FSG, as it's full of useful information – and is also worth holding on to for future reference. The Privacy Notification at the end of this document is worthwhile reading as it gives you further clarity on how we handle your personal information. And of course, if you ever have any questions, please contact us.

We collectively refer to the Licensee and its Authorised representatives (including employees of a related body corporate) as 'us', 'our', 'we' throughout this FSG

Other documents you may receive

In addition to this FSG, if we provide you with financial advice we will also present you with a written Statement of Advice (SOA). This will describe:

- advice and strategies we recommend and the reasons why;
- the financial products and services we recommend and the reasons why;
- any fees or commissions we will receive; and
- any associations we have with financial product providers or other parties that may influence the advice we provide.

After that, any time you receive further financial advice from us, we will either provide you with another SOA or give you (or keep our own) written Record of Advice (ROA). You can request a copy of this by contacting us any time up to seven years from the date of the advice provided. Please refer to the '**Contact us**' section of this FSG for our contact details.

To help you make an informed decision about a financial product you generally will be given a Product Disclosure Statement (PDS) which outlines the product features and costs in detail. In certain circumstances it is not a requirement that you be given a PDS (including, for example, where you already have one).

Giving us instructions

If you want to make changes to your financial plan or provide other instructions, please contact us. Please refer to the '**Contact us**' section of this FSG for our contact details.

Generally, you will need to give us instructions in writing (e.g. fax, email or letter) or another method agreed with us.

If you want to make changes to your financial plan or provide other instructions, please contact us. Please refer to the "Contact us" section of this FSG for our contact details.

Generally, you will need to give us instructions in writing (eg fax, email or letter) or another method agreed with us.

The Licensee

Australian Advisory Group is the Licensee and holder of the AFSL NO 512401.

The Licensee authorises and is responsible for the financial services provided to you, as well as the content and distribution of this FSG.

The Licensee contact details are as follows:

Australian Adviser Group Pty Ltd (AAG) ABN 55 626 952 627

Australian Financial Services Licence Number 512401

Corporate House

Kings Row, Bldg 1, 52 McDougall Street

MILTON QLD 4064

B: +61 7 3703 2110

E: marketing@afanet.com.au

W: www.afaafp.com.au

You can provide instructions to us using the contact details above.

You will be provided with services by the Licensee through its Authorised Representative as identified in Part B of the FSG

AAG is a professional partner of the Financial Planning Association, the professional body representing qualified financial planners in Australia, and therefore adheres to set standards in terms of ethics, conduct and continuing professional development.

Our associations and relationships

We are required by law to provide financial advice that meets the obligations set out in the Corporations Act to act in the best interests of each client. If you would like further information about independence, conflicts or selecting a financial adviser you can visit ASIC's Money Smart website (www.moneysmart.gov.au/investing/financial-advice).

We may recommend financial products issued by companies within AAG.

These include products and services issued, managed or operated by the following entities:

- AAG Capital Pty Ltd ABN: 55 626 952 627
- AFA Lending ABN: 52 609 520 523

If we recommend a product or service issued or managed by AAG Capital Pty Ltd and AFA Lending they will benefit from our recommendation by receiving product and management fees from you as well as fees paid by fund managers to distribute the fund manager's product. Please refer to the relevant PDS and/or offer documents for further information.

We generally recommend products that are listed on Australian Adviser Group's approved product list. Before any products are added to this list a review process is undertaken and products are required to meet minimum standards. If these products are not appropriate for your circumstances, then we may recommend a product outside of this list.

At all times, we will ensure that our recommendations are in your best interests.

What arrangements may influence our advice to you?

Separately Managed Account 'SMA' Disclosure

AAG provides advice on the AAG Capital SMA Portfolio Series, which is a managed portfolio option designed for investors who require professional investment management with the flexibility and transparency of direct asset ownership. AAG do not receive direct remuneration or fees in relation to the management or provision of the AAG SMA portfolios

Evidentia Group Pty Ltd (ABN 39 626 048 520, AFSL 511802) ('Evidentia') is a boutique asset consultant that works with select private wealth practices to design, build, implement and manage tailored investment portfolios. Evidentia has an investment team with experience across all major asset classes and have been selected as an external portfolio manager to design and manage the composition of the AAG SMA portfolios. They work with AAG investment committee to provide oversight and governance on portfolio management recommendations, including but not limited to recommendations on asset allocation, investment selection and portfolio rebalancing.

The AAG SMAs are available on the following administration platforms as outlined below:

- HUB24 Custodial Services Ltd (ABN 94 073 633 664, AFSL 239122) operates and administrative investment platform through which you can access the AAG SMAs, and is responsible for implementing the investment instructions of the portfolio manager
 - o Ironbark Asset Management (Fund Services) Limited (ABN 63 116 232 154, AFSL 298626) ('Ironbark') is the responsible entity, issues interests in, issues the PDS, and is responsible for the operation and management of the version of the AAG SMA portfolios that are available on the HUB24 platform.
 - o The investment management fee of 0.1648% covers the cost of operating the managed portfolio, including responsible entity, custody and administration services. The investment management fee is charged by the Administrator and paid to the Responsible Entity and the Portfolio Manager, Custodian and Administrator are paid out of this fee. The Investment management fee is charged as a percentage on the value of the managed portfolio option(s) you are invested in. It is accrued daily and paid from your HUB24 cash account monthly in arrears. For example: if you invested \$100,000 in these portfolios, Ironbark would receive \$164.80 pa. This investment management fee only applies the AAG SMA portfolios that are available on the HUB24 investment platform.
 - o AAG is charged a responsible entity fee of \$50,000 pa. However, if the total investment management fee paid to the Responsible Entity per year exceeds \$50,000, AAG will not be required to pay the responsible entity fee. For example: If \$31,000,000 in total were invested in these portfolios, Ironbark would receive \$51,088 pa, and AAG would not pay the responsible entity fee.

Conferences

We may attend conferences and professional development seminars that have a genuine education or training purpose. Australian Adviser Group or our employer, may pay for the costs of our travel and accommodation, and events and functions held in conjunction with the conference or seminar.

Non-monetary benefits

Australian Adviser Group Pty Ltd and your financial advice specialist maintain a public register outlining the alternative forms of remuneration that are payable to, and by us e.g. benefits valued between \$100 and \$300, and those that relate to genuine education or training and technology software or support.

You can view an extract of the register by contacting your financial advice specialist. Please be aware that Australian Adviser Group may charge you for the cost of providing this information to you.

Sponsorship

Australian Adviser Group receives cash payments from product providers who sponsor and attend training presentations, conferences and/or professional development days. Amounts vary between product providers and AFA Newmarket does not directly share in the sponsorship payment; however, we may indirectly benefit as these payments subsidise the costs associated with these training and professional development events.

Referrals

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third-party referrer a referral fee, commission, or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on the associated entity are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

Table – Other Business Activities, Associated Entities and Related Third Parties:

Name of Referral Partner	Services	Payment we will receive for referral	Example
AFA Lending Pty Ltd ABN: 52 609 520 523	Mortgage Broking	66.6% of the upfront fee paid at settlement and 66.6% of the trail commission of the outstanding loan balance and is paid monthly in the arrears paid by the Mortgage Broker	Loan: If you established a loan for \$500,000 we would receive up to \$1100 upfront and up to \$550 per annum thereafter.

Please note that Australian Adviser Group Pty Ltd is not responsible for the advice and services provided by these providers.

How we charge for our services

Fees are calculated based on the level of service needed and the complexity of the advice given, to provide value to you. Fees are calculated based on the level of service needed and the complexity of the advice given, to provide value to you. 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	At our expense / Free of charge.
Strategy presentation (if applicable)	Up to \$5,000
Advice preparation	<p>If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:</p> <p>The minimum fee charged is \$500 while the maximum fee is \$30,000.</p> <p>For example complex advice that contain multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation Funds, family trusts and companies, are likely to be charged closer to the maximum. Less complex advice that addresses limited goals, strategies and tax structures are likely to be charged closer to the minimum</p>
Implementation (fee for advice)	<p>If you elect to pay us a fee for implementing the advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:</p> <p>The amount could vary between \$300 and \$30,000.</p> <p>Borrowed funds – if we recommend you acquire investments using borrowed funds then your implementation fee will be a minimum of \$330 and a maximum of \$10,000</p>
Ongoing fee for advice	<p>If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.</p> <p>The ongoing service fee could be a percentage-based fee, a fixed dollar amount or a combination of the two:</p> <ul style="list-style-type: none"> • Percentage based fees are between 0%pa and 1.5%pa of the value of the assets under management. • The fixed dollar amount could vary between \$500 and \$100,000 per annum. <p>Borrowed funds – if we recommend you acquire investments using borrowed funds then your ongoing fee will be a minimum of \$330 and a maximum of \$100,000 pa.</p> <p>The ongoing advice fee will be based on the level of service needed and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency of the review will also impact on the fee charged.</p>
Ad hoc advice	Where you do not wish to participate in an Ongoing Fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$165 and \$330 may apply.
Execution only service	Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off minimum of \$165 and a maximum of \$330 fee may apply.

Stamping Fees Where we receive stamping fees from issuer companies for raising capital or debt on behalf of that company, we will offset this payment against the cost of our advice to you.

Insurance products Where we arrange a life insurance product for you, the relevant insurer will pay an initial commission to us. The commission is calculated as a percentage of the premium paid (and may include health, occupational, frequency and modal loadings and policy fees, but excludes stamp duty).
Annual commission will also be paid when you renew your policy each year.
The rates of initial and ongoing commission will depend on the date the policy is issued and are set out in the table below:

Date policy is issued	Initial Commission (% of annual policy cost including GST)	Ongoing Commission (% of annual policy cost including GST)
Before 1 January 2018 or before 1 April 2018 (where the application was received before 1/1/18)	up to 130%	up to 33%
From 1 January 2018	up to 88%	up to 33%
From 1 January 2019	up to 77%	up to 33%
From 1 January 2020	up to 66%	up to 33%

We may receive commission at pre 1 January 2018 rates if:

- you increase your cover, add new cover or otherwise amend a policy purchased by you before 1 January 2018; and
- that policy amendment results in commission receivable by us, and
- that policy amendment is eligible for pre-1 January 2018 commission rates.

Example (all figures include GST):

You purchase the policy for \$1000 on 1 December 2019. We may receive an initial commission of up to \$770 (\$1000 x 77%) in the first year and ongoing commissions of \$330 per annum (\$1000 x 33%) for as long as you continue to hold the policy.

If you increase your cover on 1 July 2020 for a cost of \$500, we may receive an initial commission of up to \$330 (\$500 x 66%). The ongoing commissions on the additional cover may be up to \$165 (\$500 x 33%). This is in addition to the ongoing commissions of \$330 per annum when the policy was purchased. Total ongoing commissions payable to us may be up to \$495 (\$1500 x 33%).

Please note that the initial and ongoing commissions on life insurance products are paid to us by the product provider and are not an additional cost to you.

Privacy Notification

To give you appropriate advice, our financial advice specialists will need to ask you about your current financial situation, what you are looking to achieve and other personal information.

Without this information, your financial advice specialist may not be able to provide you with advice relevant to your circumstances.

How we manage your personal information

We are grateful for the trust and confidence you have in us to safeguard your privacy. This notification tells you how we collect your information, what we use it for and who we share it with. It also points out some key features of our Privacy Policy.

If you would like more information, please refer to the Australian Adviser Group Privacy Policy available at www.australianadvisergroup.com.au/privacy-policy. You can also request a copy by calling your financial advice specialist or by writing to:

Privacy Officer

Australian Adviser Group Pty Ltd
Corporate House
Building 1, Level 2
Kings Row
52 McDougall Street
MILTON QLD 4064

Collecting and using your personal information

We will collect and use your personal information (which may, if authorised and required, include your sensitive information, such as health information) for a variety of purposes, including to provide you with the financial services you have requested (including answering your requests and complaints, varying products and services and managing your relevant product portfolios) and to contact you about other products and services that may be relevant to you. We may also collect personal information in order to prevent or investigate any fraud or crime, or any suspected fraud or crime.

We'll collect your personal information from you directly whenever we can. Sometimes we collect your personal information from other sources or third parties such as your Accountant, or other reliable identity verification service providers. We do this only if it's necessary to do so, for example where:

- we need information from an insurer about an insurance application you make through us; or
- at your request, we exchange information with your legal or financial advisers or other representatives.

If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

We may collect information about you because we are required or authorised by law to collect it. There are laws that affect financial institutions, including company and tax law, which require us to collect personal information. For example, we require personal information to verify your identity under Commonwealth Anti-Money Laundering law.

What happens if you don't provide your information to us?

If you choose not to provide your information to us, we may not be able to:

- provide you with the product or service you want;
- manage or administer your product or service;
- verify your identity or protect against fraud; or
- let you know about other products or services that might better meet your financial and lifestyle needs.

Protecting your privacy

Protecting your privacy is essential to our business. Your file, containing your profile, personal objectives, financial circumstances and our recommendations, is kept securely.

Disclosing your personal information

We may share your personal information (which may include your sensitive information, such as health information where we have your consent) with third parties for any purposes for which we use your information. This may include to the following types of third parties:

- those involved in providing, managing or administering the products or services you have requested, including other advisers, paraplanners and organisations who work with us, including Australian Adviser Group , depending on the financial services and products you have requested;
- insurance providers, superannuation trustees and product providers related to the financial services you have requested;
- professional associations and organisations that help us operate our business, such as those that provide administrative, financial, accounting, insurance, research, legal, strategic advice, auditing, computer or other business services, including our Licensee Australian Adviser Group .
- your representatives, service providers, or other organisations, such as your accountant, solicitor, tax agent, stockbroker or bank;
- organisations involved in a business restructure or a transfer of all or part of the assets of our business; and
- government and regulatory authorities and other organisations when required or authorised by law (in some instances these bodies may share it with relevant foreign authorities)
- where you have given your consent.

We may also store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

Consent to marketing activity

We presume you consent to being contacted by us (including Australian Adviser Group) about suitable products and services via the contact details you have provided. We may continue to contact you for these reasons until you withdraw your consent. You can do this at any time by contacting us (see the 'Contact us' section of this FSG). We will process your request as soon as practicable.

Accessing or correcting your personal information

You can ask us to correct, or to provide you with access to, information we hold about you. You can find out how to seek access to or the correction of your information by reading our Privacy Policy or by contacting us. Our Privacy Policy is available at www.austrailanadvisergroup.com.au/privacy-policy or you may request a copy from your financial advice specialist.

Complaints

If you have a complaint about a privacy issue, please tell us about it. You can find out how to make a complaint and how we will deal these complaints, by reading our Privacy Policy (by contacting us) or by referring to the 'Your confidence in our advice' section of this FSG.

Further information

If you have any questions or comments about our Privacy Policy and procedures, please contact us by using the contact details set out in the 'Contact us' section of this FSG.

For more information about your privacy, you can also visit the Office of the Australian Information Commissioner's website at www.oaic.gov.au

Financial Services Guide

Part B – Authorised Representative Profile

Version 3.0 Date: 5 October 2021

Part B of this Financial Services Guide was prepared on 5 October 2021 and should be in conjunction with Part A.

Part B of this FSG sets out the specific details about the Authorised Representative of AAG and AFA Newmarket that they operate under and contains:

1. About the Authorised Representative
2. The Services provided by the Authorised Representative and
3. Remuneration, benefits and any referral arrangements.

In Part B the terms 'I', 'me', 'us', 'we' and 'our' refer to AFA Newmarket and the individual authorised representative.

About the Authorised Representative

<p>Gregory Schmidt Authorised Representative No. 242780 greg.schmidt@afanet.com.au</p>

Gregory is a representative of and offers our services on behalf of Australian Adviser Group Pty Ltd

Australian Adviser Group Pty Ltd has authorised us to provide you with this Financial Services Guide.

Gregory is a professional partner of the Financial Planning Association, the professional body representing qualified financial planners in Australia, and therefore adheres to set standards in terms of ethics, conduct and continuing professional development

1. Services Provided

All Authorised Representatives are authorised by AAG to provide general & personal advice and deal in financial products and financial services, including advice and services listed in Part A of the FSG, but subject to any limitations or restrictions related to an individual Authorised representative

2. Remuneration & benefits

All fees and commissions (excluding referral fees) disclosed in Part A of the FSG which are attributable to the services provided to you by your financial adviser are collected by the licensee, who then pays 100% to the relevant Authorised representative less any Licensee/Service fee to the Licensee.

In addition, your financial adviser will be entitled to remuneration for the services provided to you.

As a director and shareholder of their entity, Gregory Schmidt will receive distributions and benefits.

Referral arrangements:

Referral fees from external specialists are paid directly to the Authorised Representative and will seek your formal consent before any payment or referral is made.

Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission, or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

Referrals to an associated entity or related third party

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on the associated entity are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

Table – Other Business Activities, Associated Entities and Related Third Parties:

Name of Entity	Nature of association
AFA Lending Pty Ltd ABN: 52 609 520 523	Paul Betti is a Director of AFA Lending Pty Ltd ABN 52 609 520 523 and has an equal shareholding in SPW Group Pty Ltd. As a result, Paul Betti will receive dividends/distributions and/or income from AFA Lending Pty Ltd ABN 52 609 520 5023. Paul Betti is not a Financial Planner of SPW Group Pty Ltd only a Director.

Please note that Australian Adviser Group Pty Ltd is not responsible for the advice and services provided by these providers.