

FINANCIAL SERVICES GUIDE

Finex Wealth Pty Ltd | AFSL 536960

Version 1.2 | 10 October 2024

**Understanding the advice process and
our relationship with you**



PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Finex Wealth Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of Finex Wealth Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, our related parties and potential conflicts of interests, how we manage privacy and complaints. It also contains information about how we are paid and fees you may be charged.

This FSG contains an **Adviser Profile** for your Adviser. It contains important information about your Adviser including relevant authorised representative number and areas of authorisation.

Please take the time to review the FSG and Adviser Profile before engaging our services.

NOT INDEPENDENT

Finex Wealth Pty Ltd and our Advisers may receive commissions associated with the issue of life insurance products.


For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the 'Remuneration' section for more information.

HOW TO CONTACT US

Finex Wealth Pty Ltd
ABN 28 653 843 264

13 Berrima Street
Oakleigh East VIC 3166

 03 8845 9309

 info@finexwealth.au

 www.fxwealth.au

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Finex Wealth Pty Ltd can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



Superannuation and Retirement Planning

- Personal Superannuation
- Corporate Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Self-Managed Superannuation
- Centrelink / Veterans' Affairs Assistance
- Aged Care



Wealth Creation and Investments

- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and other products)
- Margin Lending
- Gearing



Wealth Protection

- Term Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Business Insurance
- Insurance Claims Assistance



Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered into an ongoing fee arrangement for a period of greater than 12-months, you will receive a **Fee Disclosure Statement** (FDS) annually.

The FDS will detail services and fees paid for the previous 12-month period, and the services offered and estimated fees for the next 12-months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a **Consent Form** that is provided to your relevant investment or superannuation provider.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months. In this case, you will not be provided with an FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

REMUNERATION

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

The following table summarises the types of fees or commissions that applicable to the services that we provide. Before providing you with advice, your Adviser will agree with you the fees that apply. The adviser may charge an initial consultation fee. All amounts are inclusive of GST.

Your Adviser

All fees and commissions are initially paid to Finex Wealth Pty Ltd before being distributed to your Adviser or to the financial planning business.

Information about how your Adviser is remunerated will be disclosed in the Adviser Profile. Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

The Licensee

Finex Wealth Pty Ltd receives a flat fee and split revenue of advice fees and product commissions for the provision of services by the AFSL.

COMMISSIONS

We may receive commissions when implementing certain products for you, in line with the below. Any commission amounts will be disclosed to you when providing our advice. If an agreed advice fee is charged, then we may rebate all or some of the commission.

The following table is a guide of commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	<p>Up to 66% of the first year's premium for new policies.</p> <p>Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 90% will apply to additional cover.</p>	Up to 33% of the insurance premium each following year.	<p>If your insurance premium was \$1,000, we would receive an initial commission of up to \$660.</p> <p>We would receive an ongoing commission of up to \$330.00 pa.</p>

COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Claims team to discuss your complaint.

Phone 03 8845 9309
Online www.fxwealth.au
Email complaints@fxwealth.au
Mail Finex Wealth, Marlon De Kauwe
13 Berrima Street
Oakleigh East VIC 3166
2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone 1800 931 678 (free call)
Online www.afca.org.au
Email info@afca.org.au
Mail GPO Box 3
Melbourne VIC 3001

Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including the USA, UK, Southeast Asia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Finex Wealth Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy here www.fxwealth.au

Our financial advisers and credit advisers

About Hishan Naufal

As the founder of Mint Financial Solutions, I commenced my career as a financial adviser in 2012 and became an authorized representative of Finex Wealth on August 17, 2022. My primary vision is to assist individuals in achieving financial freedom throughout all stages of their lives. I am passionate about delivering high-quality financial solutions that empower clients to strategically manage their finances and provide certainty for their future.

My advice has positively impacted clients from diverse backgrounds, ranging from university students to retirees, enabling them to successfully reach their financial goals. I leverage valuable insights from the financial market to help clients understand the significance of their financial decisions today for a secure tomorrow.

In addition to my experience as a financial planner and mortgage specialist, I am a qualified accountant with a solid background in property development. This diverse expertise, combined with my experience in managing various small businesses, has equipped me with a keen understanding of holistic business operations. I am adept at identifying and addressing the common financial challenges faced by clients, ensuring they receive tailored and effective solutions.

Phone	03 8845 9309
Email	hishan@mintfinancialsolutions.com.au
Authorised representative number	449042
Finex Wealth Pty Ltd AFSL	536960

Qualifications (Finance related)

Certificate IV in Finance and Mortgage Broking

Bachelor of Commerce (Finance)

Bachelor of Commerce (Financial Planning and Accounting)

Master of Business Administration (Financial Administration)

Professional memberships

FBAA - Finance Brokers Association of Australia

FPA - Financial Planning Association

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

Education standard

Passed the Financial Advisers Exam

Professional memberships

FBAA - Finance Brokers Association of Australia

FPA - Financial Planning Association

The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Listed Securities (shares and other products)

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

How I am paid

I receive the following from our practice:

- salary
- equity in the practice

Based on the above, the following contains my remuneration details:

- I am the Managing Director of Mint Financial Solutions Pty Ltd. I receive profit distributions and a salary.

Benefits, interests, and associations

The business, associated entities or I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

Related Parties
Mint Accounting Solutions Pty Ltd, Livit Real-estate Pty Ltd, Finex Wealth Pty Ltd, Mint Business Solutions Pty Ltd, Mint B2B Pty Ltd
Referral Parties
Mint Accounting Solutions Pty Ltd, Livit Real-estate Pty Ltd, Finex Wealth Pty Ltd, Mint Business Solutions Pty Ltd, Fit Business Services Pty Ltd, Mint B2B Pty Ltd
Shareholdings
Mint Accounting Solutions Pty Ltd, Livit Real-estate Pty Ltd, Finex Wealth Pty Ltd, Mint Business Solutions Pty Ltd, Mint B2B Pty Ltd
Product Arrangements
N/A

About Marlon De Kauwe

I commenced my career as a financial adviser in 2015 and became an authorised representative of Finex Wealth on 17/08/2022

I love meeting people and taking the time in listening to them to see how I can assist as their financial planner. From prioritising their goals, and setting benchmarks and milestones like your own personal trainer, I work with my clients to achieve their goals and ensure that they achieve the financial freedom they were expecting.

My approach provides clients with peace of mind and the assurance that every opportunity has been considered in meeting their wealth accumulation, wealth protection, wealth transfer and cash flow objectives.

My approach to financial planning is to start by breaking down their cash flow (or as I call it the "engine room" that runs the family lifestyle) to analyse and show where their money is being spent and what needs to be done to get back in control.

I have completed my Masters in Financial Planning and have been in the Banking & Finance Industry for over 8 years.

Phone	03 8845 9309
Email	marlon@mintfinancialsolutions.com.au
Authorised representative number	457785
Finex Wealth Pty Ltd AFSL	536960

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

Education standard

Passed the Financial Advisers Exam

Qualifications (Finance related)

Master of Financial Planning

The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Listed Securities (shares and other products)

How I am paid

I receive the following from our practice:

- salary
- bonus

Based on the above, the following contains my remuneration details:

I am an employee of Mint Financial Solutions Pty Ltd and receive a salary and bonus for performance achievements

Benefits, interests, and associations

The business, associated entities or I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

Related Parties
Mint Business Solutions Pty Ltd, Mint B2B Pty Ltd, MD and HD Pty Ltd
Referral Parties
Mint Accounting Solutions Pty Ltd, Livit Real-estate Pty Ltd, Finex Wealth Pty Ltd, Mint Business Solutions Pty Ltd, Mint B2B Pty Ltd
Shareholdings
Mint Business Solutions Pty Ltd, MD and HD Pty Ltd, Mint B2B Pty Ltd
Product Arrangements
N/A

About Patrick Curlis

I commenced my career as a financial adviser in 2015 and became a representative/an authorised representative of Finex Wealth on 17/08/2022.

Families are important to me. I like to see families living to their potential. For me, everyone deserves to live the life to which they aspire and the last thing I want to see is our loved ones struggling to meet their basic needs or living substandard lives in comparison to their dream and potential.

Recently I have been working with many pre-retirees and retirees, especially in the area of Centrelink and aged care advice. I can tell you how you will be able to afford your retirement or as a resident of an aged care facility - and how best to retain and build your estate for the next generation.

I help my clients move toward a financial position where they are in full control, especially in their retirement, and free to make choices as to how they would like to live and to leave behind a positive and lasting legacy for future generations.

If it's important to you, I will help you get there. The journey of a thousand kilometres begins with the first step in the right direction. Don't allow those closest to you just subsist, give them the choice to live a life that is positive and inspiring

Phone	03 8845 9309
Email	Patrick@mintfinancialsolutions.com.au
Authorised representative number	1003576
Finex Wealth Pty Ltd AFSL	536960

Qualifications (Finance related)

Certificate IV in Finance and Mortgage Broking

Master of Financial Planning

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

Education standard

Passed the Financial Advisers Exam

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide.

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a credit representative of Finex Wealth and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our practice:

- Revenue Share based on my activity

Based on the above, the following contains my remuneration details:

I am an employee of Mint Financial Solutions Pty Ltd and receive a salary and bonus for performance achievements

Benefits, interests, and associations

The business, associated entities or I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

Related Parties
Patrick Curlis Financial Planning Pty Ltd
Referral Parties
Mint Accounting Solutions Pty Ltd, Livit Real-estate Pty Ltd, Finex Wealth Pty Ltd, Mint Business Solutions Pty Ltd
Shareholdings
Patrick Curlis Financial Planning Pty Ltd
Product Arrangements
N/A

About Deepak Raghvani

I commenced my career as a financial adviser in 2015 and became an authorised representative of Finex Wealth on 17/08/2022. Dedicated to helping my clients create the retirement they deserve. This extends to always putting my client's needs first and ensuring a comprehensive financial plan that incorporates all financial and lifestyle goals.

Phone	0421506666
Email	deepak@mintfinancialsolutions.com.au
Authorised representative number	000417978

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Planning

Certificate IV in Finance and Mortgage Broking

SMSF Accreditation

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

Education standard

Passed the Financial Advisers Exam

The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Listed Securities (shares and other products)
- Gearing and margin lending

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a credit representative of Finex Wealth and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our practice:

- Revenue Share based on my activity

Benefits, interests, and associations

The business, associated entities or I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

Related Parties
Yes Financial advisory Pty Ltd
Referral Parties
Mint Accounting Solutions Pty Ltd, Livit Real-estate Pty Ltd, Finex Wealth Pty Ltd, Mint Business solutions Pty Ltd
Shareholdings
Yes Financial advisory Pty Ltd
Product Arrangements
N/A

About Cornel Fernandez

Phone	03 8845 9309
Email	cornel@mintfinancialsolutions.com.au
Authorised representative number	371575

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Services (Financial Planning)

Bachelor of Commerce (Finance)

Diploma of Business

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

Education standard

Passed the Financial Advisers Exam

The advice and services I can provide

I commenced my career as a financial adviser in 1999 and became an authorised representative of Finex Wealth on 17/08/2022

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Gearing and margin lending
- Listed Securities (shares and other products)
- Self-managed Super Fund (SMSF)

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a credit representative of Finex Wealth and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our practice:

- salary
- share of revenue

Based on the above, the following contains my remuneration details:

I am an employee of Mint Financial Solutions Pty Ltd and receive a salary and a share of new and ongoing revenue.

Benefits, interests, and associations

The business, associated entities or I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

Related Parties
Cornel Wealth Solutions Pty Ltd
Referral Parties
Mint Accounting Solutions Pty Ltd, Livit Real-estate Pty Ltd, Finex Wealth Pty Ltd, Mint Business Solutions Pty Ltd
Shareholdings
Cornel Wealth Solutions Pty Ltd
Product Arrangements
N/A

About Kym Smart

With over 13 years of experience in financial planning, I bring a vast knowledge of expertise in wealth creation and insurance. Using the latest trends in a constantly evolving industry, my aim is to work closely with you to provide quality and comprehensive advice tailored to your unique position.

Whether it be building or preserving wealth, debt management or tax reduction strategies that you require, I am here to help every step of the way.

I am outgoing and friendly, dedicated to building trusting relationships and helping others resolve their financial concerns. Your peace of mind is important to me which is why I achieve great satisfaction in my role as a Financial Planner.

Phone	03 8845 9309
Email	kym@mintfinancialsolutions.com.au
Authorised representative number	1255868

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Planning

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

Education standard

Passed the Financial Advisers Exam

The advice and services I can provide

I commenced my career as a financial adviser in 2017 and became an authorised representative of Finex Wealth on 17/08/2022

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Gearing and margin lending
- Self-managed Super Fund (SMSF)
- Listed securities (shares and other products)

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a credit representative of Finex Wealth and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus

Based on the above, the following contains my remuneration details:

I am an employee of Mint Financial Solutions and I am paid a salary and a bonus

Benefits, interests, and associations

The business, associated entities or I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

Related Parties
None
Referral Parties
Mint Accounting Solutions Pty Ltd, Livit Real-estate Pty Ltd, Finex Wealth Pty Ltd, Mint Business Solutions Pty Ltd, Fit Business Services Pty Ltd
Shareholdings
N/A
Product Arrangements
N/A

Initial fees

Our preferred method of payment is by an agreed fee. The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed.

The following section outlines our types of fees that may apply. These are fees paid when you have agreed to receive our advice. All amounts are inclusive of GST.

Initial service	Fee amount
<p>“Fee for Service” (time-based billing)</p>	<p>Senior adviser: \$550 p/h. Adviser: \$440 p/h. Para planner: \$220 p/h Administration: \$110 p/h</p>
<p>Insurance only Statement of Advice plan</p> <p>Ensuring you and your loved ones are protected in the event you have any major health incident.</p> <ul style="list-style-type: none"> - Income protection review and recommendations - Life/TPD review and recommendations - Trauma review and recommendations <p>Standard New Statement of Advice plan – Up to 3 Strategies</p> <p>Initiate a growth for your future and create a solid foundation to build and protect your wealth, by looking at areas such as Superannuation, Insurance, Debt, and Retirement & Investments.</p> <p>Example strategies:</p> <ul style="list-style-type: none"> • Open a new super or pension platform, including risk and investment • Consolidate / rollover super • New budgeting and wealth creation plan • Apply for or restructure insurance and beneficiaries • Investment changes 	<p>From \$2,750 - \$5,850</p> <p>From \$4,950 - \$7,950</p>
<p>Wealth Creation & Protection – Complex Multiple strategies</p> <p>You are in a time where you need to make major financial and personal life decisions, and your situation is becoming more complex. Our research and advice will look at diversifying your wealth, and ensure that it is the most appropriate investment for you as you approach your retirement.</p>	<p>From \$6,950 - \$10,450</p>

<ul style="list-style-type: none"> • Retirement planning / Transition to Retirement • Investment property advice • Aged care / estate planning • Debt strategies • Tax planning • Centrelink 	
<p>SMSF advice & Complex Investment planning</p> <p>Hands on solution to your Superannuation Investment Strategy</p> <p>Includes advice on the setting up and implementation of a self-managed super fund, portfolio construction and maintenance, advice on maximizing tax strategies (including property and share investment), advice on debt within SMSF.</p> <ul style="list-style-type: none"> • SMSF strategy • SMSF full setup / Implementation of funds • Business plan / Business start up • Tax planning • Excludes Trusts and company setups 	<p>From \$8,800 - \$15,400</p>
<p>Filing an Insurance claim</p> <p>When a loved one passes it can have a huge impact emotionally and financially on a family unit. In many cases, hardship is often compounded if they were a source of income for their dependents.</p> <p>Making a claim can be a daunting process during this period, with a number of steps you will need to take. The process can be long and drawn out, with varying lengths of time depending on the type of claim you're making and its complexity. Our expert advisers can help you with your Personal Insurance claim every step of the way:</p> <ul style="list-style-type: none"> • Claim assessment process where we will explain all of the options available to you • We can come to you - if you can't make it into the office, we're more than happy to come to you • Complete the necessary paperwork with you and lodge your claim forms. • Gather the necessary medical, insurance, superannuation and employment information to successfully lodge your claim. 	<p>Starting from 5%-30% of the insurance benefit amount.</p> <p>(Minimum fee \$3850)</p>

- We are your personal advocate until the very end resulting in the best financial payout for you and your loved ones in your time of need.
- Minimum fee \$3850 for processing of application.

Annual advice and service fees

We also offer the following services for a fixed period of 12 months on an ongoing service basis. The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

Service	Fee amount
Advice Review	<p>Either a Percentage based fee or a Flat dollar fee, based on your preference. Percentage based fee: From 1.1% - 2.2% of FUM (Funds Under Management)</p> <p>Flat dollar fee: \$2,750 PA - 22,000</p> <p>For example, if you have an ongoing fee of 1.1% and your account balance is \$200,000, then we will charge you a fee of \$2,200.00 PA.</p>
Social security advocacy and reporting	A Flat dollar fee from \$660-\$1,200 PA.
Budgeting and cash-flow management	A Flat dollar fee starting from \$1,200- \$2,200 PA.

Commissions

We may receive commissions when implementing certain products for you, in line with the below. Any commission amounts will be disclosed to you when providing our advice. If an agreed advice fee is charged, then we may rebate all or some of the commission.

The following table is a guide of commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	<p>Up to 66% of the first year's premium for new policies.</p> <p>Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 90% will apply to additional cover.</p>	Up to 33% of the insurance premium each following year.	<p>If your insurance premium was \$1,000, we would receive an initial commission of up to \$660.</p> <p>We would receive an ongoing commission of up to \$330.00 pa.</p>