ABOUT YOUR ADVISER

Financial Services Guide - Part 2

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There are two parts to the Financial Services Guide (FSG). This document is Part 2. This document forms part of, and should be read in conjunction with, the FSG Part 1. If you have not received the FSG Part 1, please ask your Adviser, or contact ASVW Financial Services directly.

ASVW Financial Services authorises your Adviser to distribute this document.

Please take the time to review both the FSG and About Your Adviser before engaging our services.

About Me

Ever since purchasing my first investment property in July 1996, renovating it and getting my deposit back within a few months, I knew that I had a passion for managing money. Being able to help you take the next step in organising your financial future and building a foundation throughout your life, fuels my passion.

To produce the best outcome for you, I need to know what your goals are and the part that money pays within that. It’s not a mechanical cookie cutter system; it’s a human experience and must be customised to your needs. It is for us to bring out your vision or “why” and to keep you on track during your busy lifestyle.

My family is my life. Being a father of four children teaches you that you must understand the needs of each one of them as they all have very different personalities.

I hold the following qualifications:

- Graduate Diploma of Financial Planning
- Diploma of Financial Planning
- Masters of Business Administration
- ICFS Specialist Self-Managed Superannuation Fund
- Debt Strategies

Authorisations

I am authorised in the following financial services and product:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Gearing
- Margin Lending
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

The cost of providing financial advice and services to you including initial consultations, strategy development, product considerations, a Statement of Advice and ongoing reviews will depend upon the nature and complexity of the advice and/or service provided. Nick will discuss and agree upon the fee structure with you before he provides you with advice or services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission basis, or combination of both.

The relationship between ASVW Financial Services and Income Streams Advice is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to Income Streams Advice. Therefore, ASVW Financial Services will retain 0% and the Income Streams Advice will receive 100%. Of the revenue received by Income Streams Advice, Nick is paid a salary and is eligible for profits from Income Streams Advice.

Service & advice fees paid by you

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

Your initial consultation is complimentary. At this meeting, Nick will explain the advice process, what you can expect and the relevant fees and/or commissions that may be applicable.

All fees and/or commissions payable by you will be explained to you at the time your advice is provided and will also be detailed in a Statement of Advice or Record of Advice and Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice

The following table summarises the types of fees or commissions that applicable to the services that I provide. All amounts are inclusive of Goods and Services Tax (GST).

Initial Remuneration	
Advice Preparation Fee	$3,500 to $12,000
Implementation Fee	Nil
Strategy Advice	$2,000 to $10,000
Execution Only	$385 per hour
Insurance Claims Handling	The greater of $4,000 or 1% [1]
Insurance Commission – Initial [2]	Up to 66% [3]
Ongoing Remuneration	
Adviser Service Fee (Flat fee)	$385 per hour
Adviser Service Fee (Asset based) 4	Up to 1% per year
Insurance Commission - Ongoing [2]	Up to 35% per year
Other Remuneration	
Hourly Rate	$385 per hour

[1] Based on a % of the insurance claim paid.

[2] Based on a % of insurance premiums.

[3] Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

[4] Based on a % of funds invested.

For example, a 1% Adviser Service Fee based on a $200,000 investment would equal a $2,000 fee payable.

Benefits, interests & associations

The financial planning business and I do not have related parties, shareholdings or referral arrangements that may influence my advice. Neither the business or I pay or receive referral fees.

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For more information:
Please visit www.moneysmart.gov.au for more information on financial advice.

ASVW
FINANCIAL SERVICES