Adviser Profile

This Adviser Profile is provided as part of the Wealth Protection Advice Group Financial Services Guide (FSG) and is for your Financial Advisers listed herein. This must be read in conjunction with the FSG.

Your Adviser is:

ANTHONY D'ALESSANDRO Adv Dip FS(FP)

Anthony is an Authorised Representative of Wealth Protection Advice Group and his Authorised Representative No is 223011.

Anthony is also a Director of Wealth Protection Advice Group Pty Ltd which holds an AFS Licence No 337807.

Experience:
Anthony has been involved in the financial services industry for some 20 years in both financial planning and finance, and has been an Authorised Representative with various licensees for some 17 years. Anthony is the nominated representative for Wealth Protection Advice Group Pty Ltd, which began in July 2009.

Anthony has been a Financial Adviser since 1995.

Qualifications:
Anthony has completed the Advanced Diploma of Financial Services (Financial Planning), and the RG146 SMSF Specialist Adviser Course.

Anthony conducts his Financial Planning Activities under the registered name of Required Financial Services Pty Ltd. Required Financial Services Pty Ltd is a Corporate Authorised Representative (No.338654) of Wealth Protection Advice Group Pty Ltd.

Through the operation of Required Finance Pty Ltd (the mortgage arm of the group business), Anthony is a Credit Representative of Australian Credit Licence No. 391209 via National Mortgage Brokers Pty Ltd. Anthony also holds membership with the Credit Ombudsman Service Ltd (COSL), the Mortgage and Finance Association of Australia (MFAA).

Memberships:
Anthony is an affiliate member of the Financial Planning Association (FPA) and is also a member of the SMSF Professionals' Association of Australia (SPAA).

Fees & Charges

Initial Advice Fees:
Fees are charged for our initial advice, associated research and the preparation of a strategy document or Statement of Advice (SoA).

These fees are based on the complexity of the advice provided and range from $3,300 (minimum) to $15,000 (maximum) inclusive of GST. These fees can be paid directly by you, or deducted from the funds you invest. We will provide an estimated cost in the form of a client engagement letter before commencing any work.

Please note our initial advice fees still apply where you decide not to implement our advice.

Our initial fees are all about strategy and advice and as a result we do not charge upfront product related commissions on investment based products.

Authorisations

Anthony is authorised to provide advice on the following:

Investment Products
(Basic Deposit Products, Managed Investments, Superannuation Products, Retirement Savings Accounts & Account Based Pensions)

Insurance Investment Products
(Annuities & Investment Bonds)

Risk Insurance
(Trauma, Income Protection, Death and Disability Insurances)

Anthony may from time to time undertake work in capacities other than those as an Authorised Representative of Wealth Protection Advice Group Pty Ltd. This work is not associated with Wealth Protection Advice Group Pty Ltd and thus no responsibility will be taken for this work.

Self Managed Superannuation Funds (SMSF's)
A broad range of SMSF advice; SMSF Pensions, including Transition to Retirement Pensions, and SMSF Limited Recourse Borrowing Arrangements.

Personal Insurance Commissions

Upfront commissions are paid for personal insurance products we recommend to you, ranging from 0% to 130% of the annual premium you pay. The actual amount is calculated on the amount of the premium you pay, and varies depending on the insurance product used. Full details of commissions and any other benefits will be disclosed upon recommendation of products and shall be disclosed in your SoA.

Subsequent Service Fees and Commissions:

Our Fee for Service arrangement is agreed with you at the time we prepare your SoA based on a number of factors including complexity and structure of portfolios, the ongoing need for maintenance of your portfolios and strategy, and our proposed service package offering.

The services offered for these fees will be outlined in your client service package explaining both the timing of portfolio and strategic reviews along with other ancillary benefits.

Fees are payable by various methods which will be discussed with you based on cost, tax effectiveness as well as your cashflow considerations.

Note:

Full details of all fees and commissions for Financial Services will be provided to you in a Statement of Advice and Product Disclosure Statements at the time of receiving any recommendations.

The Adviser Profile has been authorised for distribution by Wealth Protection Advice Group Pty Ltd AFSL 337807

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WealthProtection AdviceGroup

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