ASVW | FINANCIAL SERVICES

ABOUT YOUR ADVISER

Anthony D'Alessandro

AUTHORISED REPRESENTATIVE NUMBER 223011

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REQUIRED FINANCIAL SERVICES PTY LTD

Corporate Authorised Representative Number 421161

BUSINESS CONTACT DETAILS

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Albert Park, Victoria 3206

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ASVW Financial Services Pty Ltd (ABN 27 007 261 083 | AFSL 446176) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the ASVW Financial Services Pty Ltd Financial Services Guide (FSG).

ABOUT ME

Anthony has been involved in the financial services industry since 1991 in both financial planning and finance, and has been an Authorised Representative with various licensees since 1998. Anthony is committed to helping his clients achieve their financial goals.

Anthony holds the following qualifications and memberships:

- Advanced Diploma of Financial Services (Financial Planning)
- SMSF Specialist Advisor™
- Diploma of Finance and Mortgage Broking Management
- Certificate IV in Finance and Mortgage Broking
- Member of Financial Planning Association of Australia (FPA)

Anthony is authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance

Wealth Creation and Investments

Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)
Gearing
Margin Lending

Wealth Protection

Personal Insurance
Business Insurance
Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

Anthony is also a registered tax (financial) adviser and is authorised to provide tax (financial) service where the advice is:

- provided in the context of the personal advice authorised by ASVWFS, and
- part of the financial advice which interprets and applies the tax laws (including tax and superannuation laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO) are not provided under ASVW Financial Services AFSL and are not covered by this FSG.

My remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice will depend upon the nature and complexity of the advice and or service provided.

Anthony will discuss and agree the fee structure with you before he provides you with services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between ASVW Financial Services and the Practice (Required Financial Services Pty Ltd) is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to the Practice. Therefore, ASVW Financial Services will retain 0% and the Practice will receive 100%. Of the revenue received by the practice, Anthony is paid a salary, as well as covering his operational expenses.

Service and 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, Anthony will inform you of the exact fee payable promptly in writing.

Your initial consultation is complimentary. At this meeting, Anthony will explain the advice process, what you can expect and the payment options available.

All fees and commissions payable by you will be explained to you at the time the advice is given and will also be detailed in a Statement of Advice, 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.

Statement of Advice (SOA)

A Statement of Advice fee is charged to cover the cost of researching, developing, and preparing your advice document. This fee can range from $4,400 to $22,000 dependent on the complexity of the advice.

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Adviser Service Fee

The Adviser service fee represents the cost of providing our annual professional services to you. The services offered for these fees will be outlined in your ongoing fee arrangements explaining both the timing of portfolio and strategic reviews along with other ancillary benefits. Our proposed service package offering 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. Our Adviser service packages range from at $2,200 to $22,000 per annum or may be charged as a percentage of assets under management with an average fee of 1.1%. Fees are payable by various methods which will be discussed with you based on cost, tax effectiveness as well as your cashflow considerations. Note that you only pay an Adviser service fee if you agree to the ongoing fee arrangement and then, only until it expires.

Commissions for Life Risk Products – issued from 1st January 2020

Initial commission payable under an upfront structure is capped at 66% from 1st January 2020. Ongoing commission under and upfront structure is 22% of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37%.

Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We do not receive a payment for these referrals. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

Anthony or Required Financial Services Pty Ltd may refer you to Australian Private Mortgages Pty Ltd for credit assistance (mortgages and lending services).

Australian Private Mortgages Pty Ltd is a related entity to Required Financial Services Pty Ltd due to Anthony being a director and shareholder of this company.

Benefits, interests and associations

We believe that your interests should be placed first and that products and services should only be recommended if it is in your best interests.

However, it is important that you know of, and are comfortable with, those relationships and associations and any benefits that arise.

Anthony is a director and shareholder of Required Financial Services and may be entitled to receive dividends and director fees from this company.

Other Associations and Directorships

Anthony is a director and shareholder of Australian Private Mortgages Pty Ltd and may be entitled to receive dividends and director fees from this company.

Contact Us

Required Financial Services Pty Ltd
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