



ABOUT YOUR ADVISER

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FSS Financial Super Solutions

CORPORATE REPRESENTATIVE NAME

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Respect Financial Services Pty Ltd (ABN 21 087 694 175| AFSL 508000 authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with Respect Financial Services Pty Ltd [Licensee] Financial Services Guide (FSG).

About Me

I hold the following qualifications:

- Grad Dip FP (Griffiths University)
- Adv Diploma FP
- Dip FP

Authorisations

I am authorised in the following financial services and products:

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

Remuneration

I am remunerated by:

- Profit Share

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).

Remuneration	From / To
SOA Preparation Fee	\$3,300 to \$11,000
Implementation Fee	\$1,100 to \$5,500

Hourly Rate	\$380	
Remuneration	Initial	Per Annum
Adviser Service Fee	Up to \$5,500	Up to \$11,000
Adviser Service Fee (asset based)*	Up to 0%	Up to 0%
Contribution Fee*	Up to 0%	Up to 0%
Insurance Commission^	0% to 66%^	0% to 35%

*Based on a % of funds invested or insurance premiums

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

^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.

Benefits, interests and 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.