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

Christian has over 25 years' experience in the financial advice and accounting industry. After starting his career as an Accountant with PwC he moved into a successful career with a Top 4 Bank, then a self-employed Adviser for over 7 years. Christian provides advice to a spectrum of clients, specialising in high-net-worth individuals, business owners and families. Personally, Christian enjoys time with his two daughters, supporting the Melbourne Football Club and getting out of the city and back to the family farm.

I hold the following qualifications:

- Bachelor of Business (Accounting & Economics)
- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Services (Financial Planning)
- Self-Managed Super Funds Accreditation
- Margin Lending Accreditation
- Accredited Listed Product Adviser Program

Christian has the following membership:

- Financial Advice Association of Australia - FAAA

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. Christian 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 Moar Wealth Management is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to Moar Wealth Management. Therefore, ASVW Financial Services will retain 0% and the Moar Wealth Management will receive 100%. Of the revenue received by Moar Wealth Management, Christian is paid a salary, and is eligible for distributions and profits from Moar Wealth Management.

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, Christian will inform you of the exact fee payable promptly in writing.

Your initial consultation is complimentary. At this meeting, Christian 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	$1,100 to $9,900
Implementation Fee	2.23% on investments < $100,000 1.1% on investments < $750,000 0.55% on investments > $750,001
Strategy Advice	$1,100 to $9,900
Execution Only	$550 per hour
Insurance Claims Handling	$3,300
Insurance Commission – Initial [2]	Up to 66% [3]
Ongoing Remuneration	
Adviser Service Fee (Flat fee)	$1,650 to $22,000 per year
Adviser Service Fee (Asset based)[4]	Up to 1.65% per year
Insurance Commission - Ongoing [2]	Up to 35% per year
Other Remuneration	
Hourly Rate	$550 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