Adviser Profile - Bradley Rogers

This is Part 2 of The Advice Exchange's Financial Services Guide. This document contains important information about me as your Financial Adviser and it should be read in conjunction with The Advice Exchange's Financial Services Guide Part 1, dated 10 January 2025.

Your Adviser will be Bradley Rogers, Authorised Representative (ASIC no. 343890) of The Advice Exchange Pty Ltd.

Qualifications

- Certified Financial Plannner®
- Advanced Diploma of Financial Services
- (Financial Planning)
- Bachelor of Commerce (Finance, Business Law and Taxation)

Experience

Bradley Rogers has been providing financial advice to clients since 2005. He enjoys working closely with all clients to develop effective solutions to ensure his client's financial goals are achieved. He is continually updating his qualifications and looks forward to providing full comprehensive advice to meet your lifestyle and financial goals. With his qualifications and experience, he is professionally qualified to help clients to achieve their financial goals.

Services

- Wealth accumulation strategies
- Retirement planning and pension advice
- Superannuation and rollover advice
- Personal and Business risk insurance advice
- Business succession, transition and asset protection planning
- Cash flow advice
- Centrelink financial planning advice
- Access to Managed Discretionary Portfolio services
- Estate planning
- Portfolio review and ongoing advice services

Authorisations

- Deposit products
- Government debentures, stocks or bonds
- Life investment and Life risk products
- Managed investment schemes, including Investor Directed Portfolio Services (IDPS)
- Managed Discretionary Account (MDA) Services
- Retirement savings account products
- Securities
- Superannuation
- Margin Lending

Exclusions

- Credit Services
- Self-Managed Superannuation Funds (SMSF)

Fees

Before undertaking any work or providing advice, we will quote you a fee based on the following:

Note: Advice fees are inclusive of GST and payable by you at the following stages:

1. **Full Financial Planning Advice:** A personalised Statement of Advice (SoA), where a plan preparation fee starting from $1,100 is payable.
2. **Limited Financial Planning Advice:** A personalised Statement of Advice (SoA), where a plan preparation fee starting from $750 is payable.
3. **Implementation Fee:** An implementation fee to implement the advice recommendations in the Statement of Advice (SoA) plan may also be charged. These are payable when you decide to proceed and implement any of our recommendations. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will start from:

   a. a fee of $1,100; or
   b. $330 per hour; or
   c. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product; whichever is the greater.
4. **Ongoing Advice**: A review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you. This service will be subject to ongoing advice fees. These fees start from $1,100 or 1.10% p.a. of total funds under management.
   For example, if a fee of 1.10% p.a. (including GST) is charged and the value of your portfolio is $100,000, we will receive $1,100.

Note: All fees will be subject to your prior approval and ultimately determined based on the complexity of your situation and the time it takes to prepare personal financial advice for you. Full details of all fees and commissions for financial will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements (PDS) at the time of receiving any recommendation.

Associations and Remuneration Arrangements

As your Adviser and a shareholder of Lifewise Financial Solutions Pty Ltd, I receive a salary and dividends that are dependent on the total revenue derived by the business.

Referral Fee from External Parties

Where required, I may refer you to external specialists or professionals for Advice to seek advice and/or address matters that are outside the scope of my authorisations or services as listed further above. I do not accept payments for those referrals.

Privacy

In addition to the information provided in The Advice Exchange FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.theadviceexchange.com.au or by calling us on 03 9823 1344.

Our Contact Details

You may provide instructions to me by using any of the contact details below.

Your Financial Adviser: Bradley Rogers	Phone: 03 5561 5855 Email: brad@wealthshore.com.au
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