

ABOUT YOUR ADVISER

Financial Services Guide - Part 2

Version 2.7 | 04 August 2026

Justin Rynehart

Authorised Representative Number 235707 of
ASVW Financial Services Pty Ltd

M: 0408 904 375

E: jrynehart@investinsure.com.au

Investment & Insurance Centre

A: 17 Baylis Street
Wagga Wagga NSW 2650

P: 02 6921 3512

W: www.investinsure.com.au

ASVW

FINANCIAL SERVICES

ASVW Financial Services Pty Ltd | ABN 27 007 261 083 | AFSL 446176

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

Justin is Partner of Investment and Insurance Centre and is a Senior Financial Planner.

Justin commenced in the Financial Services industry in 2002, holding a number of roles in Banking and Finance, before joining Investment & Insurance Centre in 2018.

Justin is passionate about helping clients reach their financial goals and enjoys assisting clients from a diverse range of backgrounds, industries and circumstances.

Justin has the following qualifications:

- Graduate Diploma of Financial Planning
- Bachelor of Business (Finance)
- Aged Care Professional™
- Justice of the Peace

Justin has the following memberships:

- Financial Advice Association Australia - FAAA

Authorisations

Justin is authorised in the following financial services and products:

- Superannuation
- Self-Managed Superannuation
- Pensions and Annuities
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Gearing
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Aged Care
- 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. Justin 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 Investment & Insurance Centre is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to Investment & Insurance Centre. Therefore, ASVW Financial Services will retain 0% and the Investment & Insurance Centre will receive 100%. Of the revenue received by Investment & Insurance Centre, Justin is paid a salary and is eligible for profits from Investment & Insurance Centre.

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

Your initial consultation is complimentary. At this meeting, Justin 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).

The following table summarises the types of fees or commissions that are applicable to the services that Justin provides. All amounts are inclusive of Goods and Services Tax (GST).

Initial Remuneration	
Advice Preparation Fee	\$2,200 to \$12,000
Implementation Fee	\$2,200 to \$12,000
Strategy Advice	\$3,300 to \$12,000
Execution Only	\$440 per hour
Insurance Claims Handling	\$4,400 min. (10 hours) Additional hours at \$440 per hour
Insurance Commission – Initial ¹	Up to 66% ³
Ongoing Remuneration	
Adviser Service Fee (Flat fee)	\$2,400 to \$24,000 per year
Adviser Service Fee (Asset based) ³	Up to 2% per year
Insurance Commission - Ongoing ¹	Up to 35% per year
Other Remuneration	
Hourly Rate	\$440 per hour

¹ Based on a % of insurance premiums.

² 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.

³ 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.

ASVW Financial Services Pty Ltd
ABN 27 007 261 083 | AFSL 446176
PO Box 98 Braeside VIC 3192
1300 265 818

info@asvwfs.com.au
asvwfs.com.au

For more information:
Please visit www.moneysmart.gov.au for
more information on financial advice.

ASVW

FINANCIAL SERVICES