



My Authorisations

I have been approved by the Licensee to act under the following authorisations:	In respect of the following classes of products:
Provide financial product advice Arrange for a person to deal in a financial product Apply for, acquire, vary or dispose of financial products on behalf of another	<ul style="list-style-type: none"> • Deposit and payment products • Life insurance risk products • Life insurance investment products • Superannuation products • Retirement savings accounts (RSA) • Government debentures, stocks or bonds • Interests in managed investment schemes including investor directed portfolios • Securities • SMSF Knowledge, Skills

My Remuneration and Charges

The Licensee passes on to me all the fees and commissions which result from my recommendations.

A fee or commission may be charged for the services I provide or a combination of the two may apply. The level of fees and commissions will vary with the service provided and may be subject to negotiation but the following can be taken as a guide.

Commissions (including GST)

Life Insurance (Risk)	Initial commission of between 15% and 88% of the first years premium and Renewal commission of up to 22% of premiums in subsequent years
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Fees

When applicable, my fee can be an agreed amount for a particular service or a time-based fee of up to \$495 (Incl. GST) per hour. For example: A Statement of Advice, Collection of a Fact Find & Application submission may take 10 hours. In this case the charge, at a maximum rate of \$495 (Incl. GST) per hour would be \$4,950 (Incl. GST).

Fees can also be charged upfront on investments to an amount of 5.5% (incl. GST) of the investment value. This in some cases can be deducted from the initial investment. In most cases an advisor service fee will be charged. This amount can be an ongoing service fee of up to 2.2% (incl. GST) of the investment amount. When the investment money has come from borrowed funds I will nominate an amount in dollars as an ongoing services fee which will not be more than 2.2% of the initial investment amount and will not be directly linked to the investment value.

My Associations

Bristol Street Financial Services Pty Ltd has arrangements with a number of financial product providers which may produce additional income based on the volume of products placed with them. Details can be found in the accompanying Licensee’s Financial Services Guide. I am a Director and a Shareholder of Bristol Street Financial Services Pty Ltd

My Contact Details

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