

About Your Adviser

BEATTIE FINANCIAL SERVICES PTY LTD

Corporate Authorised Representative No. 439562

This document forms part of and should be read in conjunction with the Alliance Wealth Financial Services Guide (FSG)

Contact details

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Alliance Wealth

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DAVID BEATTIE

Authorised Representative No. 244660

I am a Sub Authorised Representative and director of Beattie Financial Services Pty Ltd ("the Practice"), which is a Corporate Authorised Representative (No.439562) of Alliance Wealth Pty Ltd (Alliance Wealth).

I have worked in the financial services industry since 1999 and became an adviser for Alliance Wealth on 16 October 2014. I am a member of the Financial Planning Association of Australia and Association of Financial Advisers. I am also a member of the Institute of Chartered Accountants and a member of the National Tax and Accountants Association.

I hold the following qualifications:

- Diploma in Financial Planning
- Certified Financial Planner
- Chartered Accountant
- Bachelor of Business (Accounting major)
- Masters in Accountancy
- Certificate of Self Managed Superannuation Funds
- Certificate of ASX Securities
- Registered Tax Agent
- Registered Auditor of Self Managed Superannuation Funds

Your Best Interests

I will act in your best interests at all times and I am bound by the law and the Codes of Conduct that Alliance Wealth adheres to. I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Financial Planning
- Superannuation and Retirement Planning
- Life Insurance (Personal and Business)
- Managed Investments
- Self Managed Super Funds
- Securities

My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. Fees for my advice and services may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between Alliance Wealth and the Practice is arranged through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to the practice. Therefore Alliance Wealth will retain 0% and the Practice will receive 100%.

I have a fee sharing arrangement with the Practice and I will retain 100% of all fees received by the Practice.

If I charge an initial adviser service fee, it can range between \$550 and \$5,500 (including GST). If I charge an ongoing adviser service fee, it can range between \$550 and \$5,000 (including GST). If I charge a Statement of Advice preparation fee, it can range between \$550 and \$5,000 depending on the nature and complexity of the advice provided. My current hourly rate is \$220 per hour including GST.

I may receive a commission in relation to arrangements entered into prior to 1 July 2013 and or amounts invested in relation to those arrangements before 30 June 2014. The range of ongoing commissions paid from your fund balance in respect of investment is 0% to 4%.

If I receive an upfront commission for insurance products I am able to be paid 0% to 66% (including GST) on the premium of the insurance. If I receive an ongoing commission for insurance products I am able to be paid 0% to 31.13% (including GST) on the premium of the insurance. This is not applicable where insurance is placed in a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

With a flat Statement of Advice fee of \$1,000, Alliance Wealth would retain \$0 and the Practice would receive \$1,000.

With a 5% Adviser Service Fee paid on a \$150,000 investment Alliance Wealth would retain \$0 and the practice would receive \$7,500.

On a \$1,000 annual insurance premium with an upfront commission of 66%, the product provider would pay to Alliance Wealth \$660 and Alliance Wealth would retain \$0 and the Practice would receive \$660. These amounts are not an additional cost to you.

On a \$6,000 pa ongoing adviser service fee, Alliance Wealth would retain \$0 pa and the Practice would receive \$6,000 p.a.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

My Referral Arrangements

If a third party refers you, the referrer may receive a fee or a percentage of my fees and commission. I may also receive a referral fee should I refer you to a third party for ancillary advice. This is not an additional cost to you.

Any referral payments made or received will be disclosed in the advice document that is provided to you.