

# About Your Adviser

## Guide Financial Pty Ltd

Corporate Authorised Representative Number 456125

This document forms part of and should be read in conjunction with the Australian Advice Network Financial Services Guide (FSG)

## Alisa Pollock

Authorised Representative Number 1249280

I am a Sub Authorised Representative of Guide Financial Pty Ltd (“the Practice”) which is a Corporate Authorised Representative (No. 456125) of Australian Advice Network Pty Ltd (AAN).

I have been working with Guide Financial in the financial services industry since 2006. I became an adviser of Australian Advice Network on 1<sup>st</sup> November 2016.

I hold the following qualifications:

- Bachelor of Business (Economics)
- Advanced Diploma of Financial Planning

## Services I Can Provide

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

- Financial Planning
- Risk Insurance
- Managed Investments
- Estate Planning Strategies
- Superannuation and Retirement Planning
- Securities
- Tax (Financial) Adviser\*

*\*Provided on behalf of Guide Financial*

## Your Best Interests

I will act in your best interests at all times and I am bound by the law and the Codes of Professional Practice and Ethics of the Financial Planning Association of Australia. I am committed to providing you with quality financial advice and strategies which will be complimented by a wide choice of products and/or services to suit your individual circumstances.

## My Associations

At the date of my advice, I, my employer and/or associated entity have shares in Australian Advice Network Pty Ltd.

## 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. You may be charged a fee-for-service, a commission or a combination of both for the services I provide based on an approach to which we both agree.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration that will apply. Full details of all fees and/or commissions will be outlined in the statement of advice that I will provide to you.

The relationship between Australian Advice Network and the Practice is a cost sharing agreement. This agreement stipulates that 100% of remuneration is paid to the practice. Therefore Australian Advice Network will retain 0% and the Practice will receive 100% however AAN will invoice the practice for their share of costs incurred by AAN in operating the licence. I am paid a salary and receive a profit share in the form of distributions by the Practice.

I may receive benefits in the form of education, training support or advice service support. The services I provide to you may assist me in qualifying for these benefits.

Fees and/or commissions payable are separated into either initial or ongoing fees or commissions.

I may receive commission in relation to investment arrangements entered into prior to 1 July 2013 and or amounts invested in relation to those arrangements before 30 June 2014.

For initial advice, including the preparation of a Statement of Advice, the fee can be as low as \$550 (incl. GST) however this fee will vary depending on the complexity of the advice and the number of entities involved in the advice – for example, discretionary trusts, companies and self-managed superannuation funds.

Any ongoing fees can range from 0% to 1.1% (including GST) of the investment amount or can be an agreed fee which will be reviewed annually.

If I charge upfront commission for insurance products I am able to receive 0.00% to 77% on the premium of the insurance. If I charge ongoing commission for insurance products I am able to receive 0.00% to 22.00% on the premium of the insurance. This is not applicable where insurance is placed as 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 \$2,000, Australian Advice Network would retain \$0 and the Practice would receive \$2,000.*

*With a 1.1% Adviser Service Fee paid on a \$150,000 investment, Australian Advice Network would retain \$0 and the Practice would receive \$1,650.*

*On a \$1,000 annual insurance premium with an upfront commission of 77%, the product provider would pay Australian Advice Network \$770 and Australian Advice Network would retain \$0. The Practice would receive \$770. These amounts are not an additional cost to you.*

*On a \$3,000 per annum ongoing adviser service fee, Australian Advice Network would retain \$0 per annum and the Practice would receive \$3,000 per annum.*

## Contact Details

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