

# About Your Adviser

# JEFFREY WHITTON

Authorised Representative No. 253578

- Financial Planning
- Basic Deposit Products
- Managed Investments
- Life Insurance (Personal and Business)
- Superannuation and Retirement Planning

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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# JEFFREY WHITTON

## Authorised Representative No. 253578

I am an Authorised Representative No. 253578 of Alliance Wealth Pty Ltd.

I have worked in the financial services industry since 1986 and became an adviser of Alliance Wealth on 12 October 2019. I am also a Financial Planner Member of the FPA.

I hold the following qualifications:

- Diploma of Financial Planning

## Your Best Interests

I will act in your best interests at all times and I am bound by the law and the Alliance Wealth Code of Conduct. 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
- Basic Deposit Products
- Managed Investments
- Life Insurance (Personal and Business)
- Superannuation and Retirement Planning

## 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 am paid a salary by the Practice.

If I charge a fee for service, this can range between \$450.00 and \$10,000.00 (including GST). If I charge a Statement of Advice preparation fee, this can range between \$450.00 and \$2,500.00 (including GST). My current hourly rate is \$200.00 per hour (including GST).

I may charge an adviser service fee based on a percentage of funds invested and/or an agreed ongoing service fee.

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 commissions paid from initial fees in respect of investment is 0.00% to 4.00%. The range of commissions paid from ongoing fees in respect of investment is 0.00% to 4.00%.

If I receive upfront commission for insurance products I am able to receive 0.00% to 66.00% (including GST) on the premium of the insurance. If I receive ongoing commission for insurance products I am able to receive 0.00% to 31.13% (including GST) 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 \$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 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.