

ABOUT YOUR ADVISER

Amanda Newman | AR No.239980

AJN Financial Services Pty Ltd | CAR No.1299312

Address 6-10, 28 Eenie Creek Road Noosaville QLD 4566

Telephone 1300 55 90 70

Email mnewman@ajnfinancial.com.au

Website www.ajnfinancial.com.au/

Authorisations

I am an authorised representative of Alliance Wealth Pty Ltd. I am authorised in the following financial services and products:

- Superannuation
- Pensions & Annuities
- Self Managed Superannuation Funds
- Retirement Savings Accounts
- Cash & Term Deposits
- Managed Investments
- Exchange Traded Products
- Investment Bonds
- Government Debentures
- Listed Securities (shares & other products)
- Margin Lending
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Centrelink / Veterans' Affairs Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Percentage of total Advice Fees and Commission received by the Business

The following tables summarise the types of fees or commissions that are applicable to the services I provide. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up To
SoA Preparation Fee	\$12,000
Implementation Fee	\$8,000
Hourly Rate	\$450

Remuneration	Initial	Per Annum
Adviser Service Fee	\$0 to \$15,000	\$0 to \$20,000
Adviser Service Fee (asset based)*	0%	0% to 2%
Insurance Commission*	0% to 66%^	0% to 33%

* Based on a % of funds invested or insurance premiums

^ 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.

For example, a 1% Adviser Service Fee based on a \$200,000 investment would equal a \$2,000 fee payable.

Benefits, Interests and Associations

The business and I do not have any related parties, shareholdings or referral arrangements that may influence my advice.