

# 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)

## Bradley Wall

Authorised Representative Number 245293

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

I began building this financial services business (that has grown to become Guide Financial) in 1999 and have worked in the financial services industry since 1997. I became an adviser of Australian Advice Network on 29th May 2015. I am also a member of the Financial Planning Association (FPA).

I hold the following qualifications:

- Bachelor of Business
- CERTIFIED FINANCIAL PLANNER®
- Ethics & Professionalism in Financial Advice
- FASEA Financial Adviser Exam

## 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
- Margin Lending
- Self-Managed Superannuation Funds
- Securities
- Tax (Financial) Adviser

## Your Best Interests

I will act in your best interests at all times and I am bound by the law and also the Codes of Conduct of the Australian Association of Financial Advisers, Code of Professional Practice of the Financial Planning Association and the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

## My Associations

At the date of my advice, my associated entity has shares in Australian Advice Network Pty Ltd (my licensee) and AAN Asset Management Pty Ltd (AANAM).

AANAM is the model manager for the AAN Model Investment series which may be utilised in investment recommendations in your advice. As a shareholder, my associated entity may be entitled to dividends from AANAM.

## 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 will be charged a fee-for-service for this. If we provide advice for insurance, this involves the payment of Brokerage/Commission and may cover the cost of your advice document.

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. 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.

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

For initial advice, including the preparation of a Statement of Advice, the fee starts at \$2,500 (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 up to 1.1% (including GST) of the investment amount or can be an agreed fee which will be reviewed annually.

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 \$2,500, the Practice would receive \$2,500.*

*With a 1.1% Adviser Service Fee paid on a \$150,000 investment, the Practice would receive \$1,650.*

*On a \$3,300 per annum ongoing adviser service fee, the Practice would receive \$3,300 per annum.*

*On a \$1,000 annual insurance premium with an initial commission of 66%, the Practice would receive \$660.*

*On a \$1,000 annual insurance premium with an ongoing commission of 22%, the Practice would receive \$220.*

## Referral Arrangements

Guide Financial will neither pay a third party nor receive payments from a third party for any referrals.

## Contact Details

A: 6/94 Memorial Avenue MAROOCHYDORE QLD 4558  
P: PO Box 1218 MAROOCHYDORE QLD 4558  
T: 07 5443 1600  
FE: [bradleyw@guidedefinancial.com.au](mailto:bradleyw@guidedefinancial.com.au)  
W: [www.guidedefinancial.com.au](http://www.guidedefinancial.com.au)

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