

ABOUT YOUR ADVISER

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Authorisations

I am an authorised representative of Matrix Planning Solutions Ltd. I am authorised in the following financial services and products:

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

Remuneration

I am remunerated by:

- Salary

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
Hourly Rate	\$440

Remuneration	Initial	Per Annum
Adviser Service Fee	\$0 to \$20,000	\$0 to \$20,000
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.

Benefits, Interests and Associations

The Business, associated entities or I have arrangements with the following parties.

Related Parties
Balanced Aged Care Pty Ltd

Where arrangements include payments or benefits these will be disclosed to you in writing at the time of providing advice.