ABOUT YOUR ADVISER

Karen Walmsley | AR No.328955

Powe Financial Advice Pty Ltd | CAR No.315124

Address	Suite 30, 19-21 Central Road Miranda NSW 2228
Telephone	02 9525 2354
Email	karen@powefin.com.au
Website	powefinancialadvice.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
- Gearing
- Centrelink / Veterans' Affairs Assistance
- Business Insurance
- Insurance Claims Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary plus profit share

The following tables summarise the types of fees or commissions and indicative amounts that are applicable to the services that we provide. Before providing you with advice or services, I will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up To
SoA Preparation Fee	$8,800
Hourly Rate	$440

Remuneration	Initial	Per Annum
Adviser Service Fee		$3,300 to $8,800
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	Third Phase Advice Pty Ltd
Shareholdings	Powe Financial Advice Pty Ltd (66.6%) & Third Phase Advice Pty Ltd (50%)

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

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Qualifications

I hold the following qualifications:

- Fellow Chartered Financial Practitioner (FChFP)
- Certified Practising Accountant
- Bachelor of Commerce in Accounting
- Diploma of Financial Services (Financial Planning)
- Accredited Aged Care Professional
- Certificate of Self-Managed Superannuation Funds
- Certificate of Margin Lending and Geared Investments
- Certificate of Taxation Planning and Estate Planning
- Certificate of Margin Lending
- Justice of the Peace
- Registered Tax Agent

Professional Memberships

I am a member of the following associations:

- Financial Advisers Association of Australia (FAAA)
- CPA Australia
- National Tax & Accountants Association
- Tax Practitioners Board
- Justice of the Peace association
- Sutherland Shire Business Chamber