

ABOUT YOUR ADVISER

**Justin Ayres | Authorised
Representative Number 277101**

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SWINBOURNE WEALTH & PROTECTION PTY LTD

Corporate Authorised Representative Number
1294041

BUSINESS CONTACT DETAILS

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Swinbourne Financial Group (ABN 16 148 090 528 | AFSL 514585) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with Swinbourne Financial Group's Financial Services Guide (FSG).

ABOUT ME

As your financial adviser, I am passionate about providing quality advice and solutions personalised to your needs.

I commenced my career as a financial adviser in 2005 and became an authorised representative of Swinbourne Financial Group Pty Ltd on 9 December 2021.

I have met the FASEA Education Standard and I hold the following qualifications:

- Margin Lending and Geared Investments Course
- Diploma of Financial Services (Financial Planning)
- Self Managed Superannuation Funds Program
- Graduate Diploma of Financial Planning

I hold the following memberships:

- Practitioner Member of the Association of Financial Advisers (AFA)

I am authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance
Aged Care

Wealth Creation and Investments

Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)

Wealth Protection

Personal Insurance
Business Insurance
Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

My remuneration

I am remunerated by salary and profit share of Swinbourne Wealth and Protection Pty Ltd via Juvonne Pty Ltd

The following table summarises the types of fees or commissions that are applicable to the services that I provide. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration Type	From	To
Implementation Fee	\$880	\$2,200
SoA Preparation Fee	\$2,650	\$15,000
Hourly Rate	\$440	
Remuneration Type	Initial	Ongoing (pa)
Adviser Service Fee	\$2,650 to \$35,000	\$2,650 to \$35,000
Adviser Service Fee*	0.11% to 2.2%	0.11% to 2.2%
Insurance Commission*	0% to 66%^	0% to 35%

*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, associated entities or I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

Related Parties
Juvonne Pty Ltd
Swinbourne Financial Group Pty Ltd
Swinbourne Private Pty Ltd
Juvonne Group Pty Ltd
Referral Parties
8 Collective Advisory Pty Ltd
Noriko Pallister
Shareholdings
Juvonne Pty Ltd
Swinbourne Wealth and Protection Pty Ltd
Swinbourne Financial Group Pty Ltd
Swinbourne Private Pty Ltd
Product Arrangements
None