ABOUT YOUR ADVISER



Tracey Kitson | AR No.442287

Financial Advice Matters Group Pty Ltd T/A Financial Advice Matters | CAR No.1234989

Address	136 Mulgrave Road Cairns QLD 4870
Telephone	07 4041 3100
Email	tracey.kitson@financialadvicematters.com.au
Website	www.financialadvicematters.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
- Retirement Savings Accounts
- Cash & Term Deposits
- Managed Investments
- Investment Bonds
- Exchange Traded Products
- Government Debentures
- 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 plus bonus program

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	$20,000
Implementation Fee	$25,000
Hourly Rate	$485

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

Benefits, Interests and Associations

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

Related Parties	Financial Advice Matters Group Pty Ltd is wholly owned subsidiary of Centrepoint Alliance Limited

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

Alliance Wealth Pty Ltd (ABN 93 161 647 007 | AFSL 449221) authorises your adviser to distribute this document. It forms part of and should be read with the Financial Services Guide (FSG).