



# FINANCIAL SERVICES GUIDE

PART 2 OF 2  
Version 1 – 1<sup>st</sup> April 2009

## Introduction

My name is David Maddock and both I and Financial Solutions on Yarra Pty Ltd are Authorised Representatives of Australian Financial Services Limited (AFS). AFS have appointed me and my businesses as Authorised Representatives to provide financial services on AFS's behalf. My Authorised Representative status has been registered with the Australian Securities and Investments Commission (ASIC) and my Authorised Representative number is 301285. The Authorised Representative number for Financial Solutions on Yarra Pty Ltd is 300440.

We conduct the business activities for Finance on Yarra Pty Ltd independently of AFS. AFS does not have any involvement in these activities, is not liable for any activities relating to this business and does not endorse them. They are our independent business activities and we do not act as representatives of AFS when conducting those business activities.

I am an employee of Financial Solutions on Yarra Pty Ltd and I may receive an annual salary, superannuation, and bonuses (if any are paid) from the company.

## My education qualifications and experience:

I have completed a Bachelor of Commerce majoring in Financial Planning and Management. I am PS 146 compliant in terms of current ASIC requirements.

## The products I can advise you on:

- Life Insurance
- Superannuation
- Managed Investments
- Deposit Products

## How to find me:

My office is located at:

Level 1, 15 Yarra Street  
Geelong VIC 3220

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Phone: (03) 5221 2355  
Fax: (03) 5224 2245  
Email: david@15yarra.com.au  
Mail: Level 1, 15 Yarra Street  
Geelong VIC 3220

## Remuneration Information

The practice is remunerated by both fees and commissions.

Details of adviser remuneration will be discussed with you on an individual basis and be fully disclosed in the Statement of Advice provided to you.

Fees and charges are as follows:

- Preparation of Statement of Advice \$0 - \$2,000
- Initial Commission 0% - 5%
- Review Service Fee/Ongoing Commission 0% - 2% p.a.
- Fee for Service \$0 - \$250 / hour

## Strategy Portfolio Limited

Strategy Portfolio Limited (SPL) is a marketing entity associated with the Strategy Personal Superannuation platforms and is wholly owned by AFS Group Limited, of which AFS, the licensee of your adviser, is a wholly owned subsidiary.

## Marketing Allowance – Strategy

Your adviser may become entitled to receive a marketing allowance once the total of all clients' funds invested in the Strategy platform exceeds \$500,000. The marketing allowance is calculated using the following formula:

- AFS will pay an equivalent amount of 0.35 % to your adviser on the first anniversary of the adviser joining AFS and the client funds transitioning from the Dominion Superannuation Master Trust to Strategy within that period
- Thereafter a marketing allowance of up to 0.2% will be paid on the total value of the investments in the Strategy Platform that is in excess of the aforementioned amount.

The value of any marketing allowance paid from Strategy Portfolio Ltd to advisers will be made from company funds and will not be at any further cost to clients.