

ABOUT YOUR ADVISER

Kelly Ashley | AR No.283003

Compass Financial Solutions Pty Ltd | CAR No.278272

Address 6 Otranto Avenue Caloundra QLD 4551 | Suite 14, 13 Norval Court
Maroochydore QLD 4558

Telephone 07 5492 0350

Email kelly@compassfinancialsolutions.com.au

Website www.compassfinancialsolutions.com.au



Authorisations

I am an authorised representative of Professional Investment Services 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
- Investment Bonds
- Government Debentures
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Estate Planning
- Aged Care
- 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 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	\$14,850
Implementation Fee	\$2,200
Hourly Rate	\$385

Remuneration	Initial	Per Annum
Adviser Service Fee	\$0 to \$7,700	\$990 to \$18,800
Adviser Service Fee (asset based)*		0% to 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 and I do not have any related parties, shareholdings or referral arrangements that may influence my advice.