

# About Your Adviser



## Adam Niewidok

Authorised Representative No. 351533

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### Future Point Wealth

Basil Staniforth Pty Ltd

Authorised Representative No. 438087

### Business Contact Details

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Gynea NSW 2227

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## 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 2010 and became an authorised representative of Alliance Wealth Pty Ltd on 08 November 2021.

I hold the following qualifications:

- Diploma in Financial Services
- RG 146 Competencies Program
- Margin Lending and Geared Investments Course
- Self Managed Superannuation Funds Program

I hold the following memberships:

- Practitioner Member of the Association of Financial Advisers

I am authorised to provide the following financial services:

### Superannuation and Retirement Planning

Personal Superannuation  
Corporate Superannuation  
Industry and Public Sector Superannuation  
Pensions and Annuities  
Self-Managed Superannuation  
Centrelink / Veterans' Affairs Assistance

### Wealth Creation and Investments

Cash and Term Deposits  
Investment Bonds  
Managed Investments  
Exchange Traded Products  
Listed Securities (Shares and other products)  
Margin Lending  
Gearing

### Wealth Protection

Term Life Insurance  
Total and Permanent Disability (TPD) Insurance  
Trauma Insurance  
Income Protection Insurance  
Business Insurance  
Insurance Claims Assistance

### Other Financial Planning Services

Budgeting and Cashflow Management  
Debt Management

## My Remuneration

I am remunerated by:

- Salary plus profit share

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).

Type of Remuneration	From	To
SoA Preparation Fee	\$1,800	\$4,500
Hourly Rate		\$300

Type of Remuneration	Initial	Per Annum
Adviser Service Fee	\$1,800 to \$6,000	\$1,380 to \$4,000
Insurance Commission*	0% to 66%^	0% to 31.13%

\* 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 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.

### Referral Parties

- Watkins Tapsall, Mortgage Choice Gynea, Mortgage Choice Oatley, Mortgage Choice Menai, Mortgage Choice Penshurst, Mortgage Choice Brighten le Sands