

ABOUT YOUR ADVISER

Timothy Hayman | AR No.411369

Future Point Wealth PBM Financial Services Pty Ltd | CAR No.456695

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Authorisations

I am an authorised representative of Alliance Wealth 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
- Exchange Traded Products
- Investment Bonds
- Government Debentures
- Listed Securites (shares & other products)
- Margin Lending
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance

Remuneration

I am remunerated by:

- Salary plus bonus and profit share

The following tables summarise the types of fees or commissions that are applicable to the services I provide. All amounts are inclusive of Goods and Services Tax (GST).

| Remuneration | Up To |
|---------------------|---------|
| SoA Preparation Fee | \$7,700 |
| Hourly Rate | \$330 |

| Remuneration | Initial | Per Annum |
|-----------------------------------|------------------|---------------------|
| Adviser Service Fee | \$550 to \$7,000 | \$2,640 to \$13,200 |
| Insurance Commission [^] | 0% to 66% | 0% to 33% |

* 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 | Robert Lees is sole director of PBM Financial Services Pty. He is also the director of PBM Home Loans Pty Ltd (Mortgage Broking Business) |
|-----------------|---|

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