



FINANCIAL SERVICES GUIDE

PREPARED ON 22 JUNE 2020

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

MY DETAILS

Name	Sonia Dallimore
Business Name	Aged Care Financial Planning Services Pty Ltd
Address	Suite 1, 60 Bay Road, Sandringham VIC 3191
Postal Address	PO Box 53, Sandringham VIC 3191
Telephone	03 9598 8002
Mobile	0429 438 464
Email	sonia@vistafinancial.com.au
Website	www.vistafinancial.com.au

Aged Care Financial Planning Services Pty Ltd (Rep No. 400775) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Aged Care Financial Planning Services Pty Ltd are listed above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

Authorised Representative Number: 400775

Qualifications

- Bachelor of Business (International Trade)
- Diploma of Financial Planning

Experience

- I have been working in the financial services industry since 1999 and providing financial advice services to clients since 2011.

How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under "My financial services" by telephone, fax or email. Please refer to my contact details above.

Professional Memberships

- Association of Financial Advisers.

MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice
- **Aged Care Advice**

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Investor Directed Portfolio Service (IDPS)
- Managed Investments
- Retirement Saving Accounts
- Superannuation
- Securities

FEES AND COMMISSIONS PAID TO AFFINIA

Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as a percentage of the premium paid by you. The commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 66% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions may be paid regularly by the product provider for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% and 22% (GST inclusive) of the renewal premium. For level commission arrangements this will be up to 30% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total "upfront" commission paid by the product issuer to Affinia will be between \$0 and \$330. Thereafter, the "ongoing" commission paid to Affinia will be between \$0 and \$110 (assuming upfront commission arrangements and there is no change to the premium you pay in subsequent years).

Fees and Charges

For example, if an insurance product is recommended and you pay a premium of \$500, then the total "upfront" commission paid by the product issuer to Affinia will be between \$0 and \$330. Thereafter, the "ongoing" commission paid to Affinia will be between \$0 and \$110 (assuming upfront commission arrangements and there is no change to the premium you pay in subsequent years).

Advice Preparation Fees

Fees for the preparation of your advice may range between \$550 and \$9,900.

Advice Implementation Fees

Fees for the implementation of your advice may be set fee ranging between \$550 and \$10,000.

Alternatively, our implementation fee can be calculated as a percentage of your total portfolio ranging between 0 % and 2.2 %.

Ongoing Advice Fees

- Fees for your ongoing service may be a set fee ranging between \$500 and \$9,900; or
- a fee calculated at an hourly rate based on the time we have spent providing services to you.

If you have an annual service arrangement, service fees may be :

- a fixed fee of between \$500 and \$9,900 payable in one lump sum or in instalments; or
- a fee calculated at an hourly rate based on the time we have spent providing services to you.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice.

How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you, Aged Care Financial Planning Services Pty Ltd is paid 100% of the commission and fees paid to Affinia.

I am the sole director of Aged Care Financial Planning Services Pty Ltd which pays me a salary from the commissions and fees received.

Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

AFFINIA FINANCIAL ADVISERS LIMITED

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