



FINANCIAL SERVICES GUIDE

PREPARED ON 30 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	Joel Fyson
Business Name	Brinleigh Pty Limited T/as Vista Financial Group
Address	Suite 1, 60 Bay Rd Sandringham VIC 3191
Postal Address	PO Box 53 Sandringham VIC 3191
Telephone	03 9598 8002
Email	joel@vistafinancial.com.au
Website	www.vistafinancial.com.au

Brinleigh Pty Limited (Rep No. 1278272) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Brinleigh Pty Limited are listed above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf and am authorised by Affinia to distribute this FSG.

Authorised Representative Number: 364592

Qualifications

- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Planning
- Bachelor of Business & Commerce

Experience

- I have been working in the financial services industry since 2007 and providing financial advice services to clients since 2010.

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

- Financial Planning Association (FPA)

MY SERVICES

I am authorised to deal and arrange in the following services:

- Life Insurance
- Investment
- Superannuation
- Basic & non basic deposit products

I am not authorised to provide financial product advice for the above listed services.

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).

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, Brinleigh Pty Limited is paid 100% of the commission and fees paid to Affinia.

I am an employee of Brinleigh Pty Limited 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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