

Brad Seeto

Bramelle Partners Pty Ltd

How to contact us:

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This document is incorporated with, and must be read in conjunction with, the Financial Services Guide - Part 1, issued by Australian Unity Personal Financial Services Ltd (**AUPFS**). When read together, the Financial Services Guide will explain to you how I can provide services to you as an authorised representative of AUPFS.

Australian Unity Personal Financial Services

Financial Services Guide – Part 2

Effective Date: 3rd February 2020

Australian Unity Personal Financial Services Limited ABN 26 098 725 145, AFS Licence No. 234459
271 Spring Street, Melbourne, VIC 3000

My authorisation

I am authorised by AUPFS under its Australian Financial Services Licence to provide financial advice. My ASIC authorisation number is 1245423.

I am an employee of Bramelle Partners Pty Ltd, which is a Corporate Authorised Representative of AUPFS.

The areas in which I can provide financial planning services

I am authorised by AUPFS to provide financial services including advice or services in the following areas:

- Specific aspects of Self Managed Superannuation Funds (suitability, comparison with other types of superannuation vehicles and general structure.

If you require services that are outside the areas stated above, which I am not authorised to provide advice on, I can provide a referral to a professional who can assist.

If I receive a specific fee for this referral, it is disclosed below. It will also be disclosed in an advice document such as a Statement of Advice (SoA) or Record of Advice (RoA), if I provide you with personal advice.

Remuneration or other benefits arising from my referral arrangements**Referrals to external parties**

If I refer you to an Australian Unity Finance Broker, AUPFS will receive a payment of up to 25% of the upfront and ongoing lender commissions of any loans you arrange through the Broker. This is paid from the portion of the commissions that the Australian Unity Finance Broker receives from the lender, and is not an additional cost to you.

Other Australian Unity Group services may from time to time run a promotion which will result in a referral benefit paid to AUPFS or me. Where this applies, it will be explained to you when a referral is made.

I have no particular referral arrangements with other professionals, but if I do receive a benefit as a result of referring you to another person, or pay a benefit as a result of you being referred to me by another person, written disclosure of full particulars shall be provided to you in an SoA or RoA.

How the fees you pay are shared between me, my employer and AUPFS

I receive a salary and bonus as a Director of Bramelle Partners Pty Ltd I could also receive a performance bonus which may be based upon the amount of revenue I generate for Bramelle Partners Pty Ltd in advice fees and commissions, as well as other performance measures including compliance.

Fees that you pay for the financial services I provide

All fees shown below are inclusive of GST.

Initial advice fees:

The cost of the initial financial planning meeting will be \$165. If you agree to proceed with the preparation of an SoA, the meeting fee will be offset against the SoA fee.

Fees charged for my initial advice and the preparation of an SoA are based on the complexity of the advice provided and range from \$550 (minimum) to \$8,250, though extremely complex and unique service requirements could potentially be up to \$11,000 (maximum). I will confirm the exact amount, which we will agree on before commencing any work.

You will be provided with an invoice and payment is required within 14 days from the invoice date. Please note that my initial advice fees still apply where you decide not to implement some or all of my advice.

Implementation fees:

If you proceed with the advice given and additional work is required for implementing that advice, I may charge to cover the costs associated with implementing the recommendations in your SoA. The fee is calculated on an hourly rate, according to the complexity and the usual range is from \$350 to \$3,000, for simple implementation, up to \$16,500 (where extensive time and resources are required).

Execution-only service or ad hoc advice fees:

Fees for execution-only services and ad hoc advice may be charged at an hourly rate of \$350 per hour, depending on the complexity of the work involved.

An estimate of the time required will be provided and agreed upon prior to commencing the work. You will be invoiced for these fees after the service is provided and payment is required within 14 days from the invoice date.

Ongoing service fees:

Once your financial plan is implemented, you may choose to participate in an ongoing review service.

The fees for ongoing services and reviews are based on an annual fee, ranging from \$330 to \$5,500. The agreed ongoing service will comprise review meetings (with the frequency and number of reviews per annum agreed with you) and other ancillary services such as invitations to educational seminars and newsletters. Full details of the services offered in the ongoing service package will be provided at the time my advice is given.

Methods of payment for my fees include:

- Invoice directly to you
- Deducted from your investments (where this option is available and your authorisation to do so is obtained)

Full details of all fees and commissions for my financial services will be provided to you in an SoA or RoA and Product Disclosure Statements at the time of receiving any recommendation.

Alternative benefits that I may receive

From time to time, I may receive alternative forms of non-monetary benefits from product providers or other parties which have a value of less than \$300. These may include hospitality or education and training in relation to my professional development. Details of any alternative benefits I receive are maintained on a register. A copy of the register is available upon request.
