Australian Unity

Bradley Seeto

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This Adviser Profile forms the second part of the Australian Unity Personal Financial Services (**AUPFS**) Financial Services Guide. This Adviser Profile provides important information about me and my employer, and must be read in conjunction with the Financial Services Guide (**FSG**) Part 1. In this document, the words "me", "I", "we" and "our" refer to Bradley Seeto and Bramelle Partners Pty Ltd, as Authorised Representatives of AUPFS.

Australian Unity Personal Financial Services

Financial Services Guide – Part 2

Effective Date: 27th June, 2018
Australian Unity Personal Financial Services Limited ABN 26 098 725 145, AFS Licence No. 234459
114 Albert Road, South Melbourne, VIC, 3205

Am I authorised to provide financial services?	Yes. I am authorised by AUPFS to provide financial advice. My ASIC authorisation number is 1245423.

What areas am I authorised to advise on?	I am authorised by AUPFS to provide financial services including advice or services in the following areas:
	• Superannuation, limited to:
	    • Self-Managed Superannuation Funds (SMSFs)
	    • Rollover of existing super to SMSF
	
	If you require services that I am not authorised to provide advice in, I can provide a referral to a professional who can assist. Additionally, I may identify a requirement for you to receive advice in these areas, and refer you to a specialist accordingly.

How are the fees you pay shared between me, my employer and AUPFS?	I receive a salary and profit share as an Employee and Director of Bramelle Partners Pty Ltd. I could also receive a bonus which may be based upon the amount of revenue I generate for Bramelle Partners Pty Ltd in advice fees, as well as other performance measures including compliance. All of your fees are paid to Bramelle Partners Pty Ltd. Bramelle Partners Pty Ltd pays a monthly fee to AUPFS to cover the costs associated with licensing me to provide SMSF advice. This is a flat fee and is not affected by the fees I charge my clients.
Do I provide referrals for certain financial services or receive referrals from third parties? If so, what benefits do I receive from these referrals?	I may receive a payment for making a referral to an external specialist such as a Financial Adviser, Accountant or Solicitor. Any amount payable will be disclosed in the SoA or RoA provided to you. This will be paid by the external specialist and will be at no additional cost to you. If you have been referred to me by an external party and you accept the services I provide, I may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA or RoA provided to you. This will be paid by me to the external party and will be at no additional cost to you.
What fees do you pay for financial services I provide?	<u>Initial Advice Fees:</u> Fees are charged for my initial advice and the preparation of a SoA. Fees are based on the complexity of the advice provided and range from $500 (minimum) to $10,000 (maximum) inclusive of GST. I will confirm the exact amount, which we will agree on before commencing any work. You will be sent an invoice and payment is required within 14 days from the invoice date. Please note that my initial advice fees may still apply where you decide not to implement my advice. <u>Ad-hoc Fees:</u> Fees for ad hoc advice and services may be charged at an hourly rate of $275 per hour (including GST) depending on the complexity of the work involved. The hourly rate will be agreed upon prior to commencing the work, and an estimate of the time required will also be provided. You will be invoiced for these fees after the service is provided. **NOTE:** Full details of all fees and commissions for Financial Services will be provided to you in a SoA or RoA at the time of receiving any recommendation.