PART 2 – ADVISER PROFILE

FINANCIAL SERVICES GUIDE

PREPARED ON 16 AUGUST 2018

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	Stacey Sykes
Company Name	Pivotal Financial Planning Pty Ltd
Address	Suite 7, 102 Glebe Road, The Junction NSW 2291
Postal Address	PO Box 799, The Junction NSW 2291
Telephone	02 4962 1300
Mobile	0409 713 663
Email	sykes@pivotalfp.com
Website	www.pivotal.com

Pivotal Financial Planning Pty Ltd (Rep No. 000255521) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Pivotal Financial Planning 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: 000255873

Qualifications

- Diploma of Financial Services
- Certificate 1V in Financial Services
- Advanced Diploma of Financial Services
- SuperConcepts & ICFS Specialist SMSF course

Professional Membership

- Association of Financial Advisers

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.

Experience

I have been working in the financial services industry and providing financial advice services to clients since 2002.

MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning 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
- Managed Investments
- Superannuation incl' SMSF
- Retirement Savings Accounts
- Investor Directed Portfolio Service (IDPS)
- 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 / fee is calculated as a percentage of the funds you invest and / or the premium paid by you. The fee may be deducted from the amount invested or commission is paid by the Insurer when you purchase the insurance.

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

- Life Insurance investments, Managed Investments, Superannuation, IDPS products: between 0% - 5% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% - 88% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions, fees may be deducted regularly from your investment 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. In some cases, they may be deducted from your investment.

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

- Life Insurance investments, superannuation, IDPS products: between 0% - 3% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% and 33% (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 $440. Thereafter, the "ongoing" commission paid to Affinia will be between $0 and $165 (assuming there is no change to the premium you pay in subsequent years).

Fees and Charges

For each service I provide you there are set fees you will pay to Affinia at the time I provide the service. Fees and charges (GST inclusive) are:

- *Financial / Investment Advice* – Statement of Advice preparation fee: $1,650

This fee is deducted from your Superannuation / Investment funds on commencement of your new account. This fee is waived for existing clients who are not investing new funds.

- *Insurance Advice* – No fee

For Insurance only advice, the Statement of Advice preparation fee is waived. Where you proceed with my recommendations you will need to sign and agree to our 'Risk Terms of Engagement'. This means that if you cancel your insurance cover within 24 months of the commencement of the policy, a fee of $1,650 will be charged and invoiced to cover administration fees of the advice.

- *Fees for Service*

If the financial advice, strategies or services (consultation advice, implementation or review) provided by me are not product related or involve more complex work, an hourly rate of $220 is charged.

- *Independent Financial Advice Fee:* $1,650 or as agreed.

The exact amounts of fees and charges, initial and ongoing commissions for the products you have purchased as a result of my recommendations 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, Pivotal Financial Planning Pty Ltd is paid 100% of the commission and fees paid to Affinia.

I am a director and partner of Pivotal Financial Planning Pty Ltd which pays me a salary and dividends 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.