

Financial Services Guide



Part 2 – Adviser Profile

Prepared on 25 May 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	Daniel Tracey
Company name	Judge Wealth Pty Ltd
Address	Suite 7, 488 High Street, Penrith NSW 2750
Postal Address	PO Box 280 Penrith NSW 2751
Mobile	0421 967 986
Email	dtracey@judgeaccountants.com.au

Judge Wealth Pty. Ltd. (Rep No.1260831) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Judge Wealth Pty Ltd are the same as above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

Authorised Representative Number: 000441955

Qualifications

- Bachelor of Business majoring in Economics
- Diploma of Financial Planning (FNS50615) - Kaplan
- Statement of Attainment – Managed Investments, Securities, Derivatives – Monarch Institute

Experience

- Daniel has worked in the financial services industry since 2012 and been authorised to provide financial advice since 2013. Daniel holds a Bachelor of Business Degree majoring in Economics from James Cook University.

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 services" by telephone or email. Please refer to my contact details above.

My services

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Superannuation Advice
- Investment 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
- Retirement Savings Accounts
- Investor Directed Portfolio Service (IDPS)
- Securities

Fees and commissions paid to Affinia

Initial commissions / fees paid to Affinia

Affinia may receive initial commission, fees from the product providers if you decide to purchase a product I recommend. The amount of initial commission, fees is calculated as either a flat fee / percentage of the funds you invest and / or the premium paid by you. The commission, fees may be deducted from the amount invested or 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 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, Managed Investments, Superannuation, IDPS products: between 0% - 3% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% and 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 \$440. Thereafter, the "ongoing" commission paid to Affinia will be between \$0 and \$150 (assuming there is no change to the premium you pay in subsequent years).

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.

Fees and Charges

Fees may be charged for the services I provide. These fees will be agreed upon and confirmed to you prior to any service provided. Current fees and charges (GST inclusive) are:

Advice Preparation Fees

My advice preparation fee can range between \$0 - \$10,000.

Advice Implementation Fees

Fees for the implementation of your advice may be a set fee ranging between \$0 and \$5,000.

Alternatively, our implementation fee can range from 0.00% to 1.10 % of a total investment portfolio. For example, for an investment of \$100,000, the maximum fee incurred would be \$1,100.

Ongoing Advice Fees

Fees for your ongoing service may be a set fee ranging between \$100 and \$700 p/mth.

Alternatively, our ongoing fee can range from 0.00% to 1.10 % of a total investment portfolio. For example, for an investment of \$100,000, the maximum fee incurred would be \$1,100.

Ad hoc Advice Fees

Ad Hoc Advice fees can range between \$0 - \$7,000 with an estimate of the total cost to be calculated and provided prior to commencement of the work.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased 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, Judge Wealth Pty Ltd is paid 100% of the commission and fees paid to Affinia.

I am an employee of Judge Wealth Pty Ltd. Judge Wealth Pty Ltd pays me a salary from the commissions & fees received & may be eligible to receive a bonus based on the company performance.

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.