

PART 2 – ADVISER PROFILE

FINANCIAL SERVICES GUIDE

PREPARED ON 29 MAY 2023

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	Heidi Schwegler
Business Name	TFG Financial Planning Pty Ltd t/a AHS Financial
Address	293 Royal Pde, Parkville, VIC, 3052
Postal Address	293 Royal Pde, Parkville, VIC, 3052
Telephone	03 9480 1144
Mobile	0430 444 338
Email	hschwegler@ahsfinancial.com.au
Website	www.ahsfinancial.com.au

TFG Financial Planning Pty Ltd t/a AHS Financial (Rep No. 419245) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of TFG Financial Planning Pty Ltd t/a AHS Financial 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: 319157

Qualifications & Designations

- Certified Financial Planner (CFP ®)
- Bachelor of Business (Financial Planning)

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 or email. Please refer to my contact details above.

Professional Memberships

- Financial Advice Association of Australia Limited (FAAA)

Experience

I have been working in the financial services industry since 1995 and providing financial advice services to clients since 2007.

MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice
- Aged Care 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
- Retirement Savings Accounts
- Managed Investments, including Investor Directed Portfolio Service (IDPS)
- Superannuation, including Self-Managed Superannuation Funds
- Standard Margin Lending Facility

FEES AND COMMISSIONS PAID TO AFFINIA

COMMISSIONS

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).

FEES

Fees may be charged for the services I provide which will be agreed upon and confirmed to you prior to any service provided. Fees may relate to providing a specific piece of advice and/or for further advice services provided. Current fees and charges (GST inclusive) are:

Consultation Fee

I will charge a consultation fee of \$660 for an initial consultation if you are seeking factual information, general advice or aged care information. If you proceed to the preparation of a Statement of Advice (SoA) any consultation fee you've paid will be deducted from the Advice Preparation Fee.

Advice Preparation Fees

Fees for the preparation of your advice may range from \$2,750 to \$6,600.

Advice Implementation Fees

Fees for the implementation of your advice may be a set fee between \$0 and \$2,200.

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.

Annual Service Fees

If you have an annual service arrangement, service fees may be:

- a fixed fee of between \$1,650 and \$7,700 payable in one lump sum or in instalments; or

Fees related to annual service arrangements will be outlined and agreed to in your Client Service Agreement.

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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 TFG Financial Planning Pty Ltd t/a AHS Financial is paid 100% of the commission and fees paid to Affinia.

I am a sub-contractor of TFG Financial Planning Pty Ltd t/a AHS Financial which pays me 100% of any fees or commissions paid to AHS Financial.

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.