

ABOUT YOUR ADVISER

Wesley de Oliveira | AR No.1285442

Sawyer Group Financial Services Pty Ltd T/A Next Generation Wealth |
CAR No.451135

Address Belmont Business Centre 5/226 Fulham Street Cloverdale WA 6105

Telephone 08 9277 9888

Email wesley@nextgenerationwealth.com.au



Authorisations

I am an authorised representative of Alliance Wealth Pty Ltd. I am authorised in the following financial services and products:

- Superannuation
- Pensions & Annuities
- Self Managed Superannuation Funds
- Retirement Savings Accounts
- Cash & Term Deposits
- Managed Investments
- Exchange Traded Products
- Investment Bonds
- Government Debentures
- Listed Securites (shares & other products)
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Centrelink / Veterans' Affairs Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary

The following tables summarise the types of fees or commissions that are applicable to the services I provide. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up To
SoA Preparation Fee	\$3,300
Implementation Fee	\$1,650
Hourly Rate	\$330

Remuneration	Initial	Per Annum
Adviser Service Fee	\$990 to \$1,650	\$1,200 to \$2,200
Insurance Commission [^]	0% to 66%	0% to 33%

* Based on a % of funds invested or insurance premiums

[^] Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020, commission of up to 130% will apply to additional cover.

Benefits, Interests and Associations

The business and I do not have any related parties, shareholdings or referral arrangements that may influence my advice.