

Financial Services Guide



Backed by **TAL**

Part 2 – Adviser Profile

Prepared on 6 June 2016

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	Richard Dennis
Business name	Centrewest Financial Services Pty Ltd
Address	Level 2, 226 Balcatta Road, Balcatta WA 6021
Postal address	PO Box 636, Balcatta WA 6914
Telephone	08 9349 7900
Mobile	0409 127 722
Email	richard@centrewest.com.au

Centrewest Financial Services Pty Ltd (Rep No. 390349) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Centrewest Financial Services 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: 317898

How to provide me your instructions

Qualifications

- Diploma of Financial Planning
- Diploma of Management

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.

Experience

- I have been part of the Financial Services industry since 1990.

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
- Retirement Savings Accounts
- Investor Directed Portfolio Service (IDPS)

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. The amount of initial commission is calculated as a percentage of the premium paid by you. The initial commission is paid by the Insurer based on the premium paid 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% - 130% (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 Investments, Managed 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 \$650. 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. These fees will be agreed upon and confirmed to you prior to any services provided.

Current fees and charges (GST inclusive) are:

Fee Type	Amount
Advice Fees	\$0 - \$5,500
Implementation Fees	\$0 - \$1,100

Fees our ongoing service will be calculated as a percentage of your total portfolio to a maximum of 1.10% per annum (GST inclusive).

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, Centrewest Financial Services Pty Ltd is paid 100% of the commission and fees paid to Affinia.

I am a director and employee of Centrewest Financial Services Pty Ltd. Centrewest Financial Services Pty Ltd pays me a salary from the commission 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.