

## ABOUT YOUR ADVISER



### Eliza Kelly

Wealth Adviser

Authorised Representative No. 1297407

Eliza started in the Financial Services industry in 2018 as a Paraplanner and during this time completed her Bachelor of Commerce at Deakin University and her Financial Planning Professional Year Program. Eliza's goal is to reduce the complexity surrounding financial matters for her clients, remove stress associated with making financial decisions, and provide pathways for her clients to be able reach their financial goals.

### Education, Qualifications & Memberships

- Bachelor of Commerce, Financial Planning (Deakin University)
- Member of the Financial Advice Association of Australia (FAAA)

### What kinds of advice is Eliza authorised to provide?

Eliza is authorised to provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- Basic deposit and payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products, including investment life insurance products and life risk insurance products
- Interests in managed investment schemes, including investor directed portfolio services – these are managed funds, master trusts and “wrap” accounts
- Retirement savings accounts (“RSA”) products
- Securities – meaning shares listed on the Australian Stock Exchange
- Superannuation, including personal super and/or corporate super

### Remuneration

Eliza is remunerated by a base salary and bonus.

Your advice fee will be agreed upon based on your goals, needs and situation, and the complexity of the advice required. Not all fees will necessarily apply in every situation, and there is flexibility in how advice fees are charged; Eliza will discuss this with you before you agree to proceed with any advice.

Your fee may be charged as a flat fee or percentage-based fee (or a combination of both) in agreement between you and Eliza, within the ranges set below and a maximum percentage-based fee of 2.00%.

All amounts are inclusive of Goods & Services Tax (GST).

Initial Fees	Minimum	Maximum
Advice Preparation Fee	\$2,750	\$11,000
Implementation Fee	\$2,750	\$11,000
Hourly Rate	\$330	

Adviser Service Fees	Minimum	Maximum
Advice Service Fee	\$3,300	\$55,000
Hourly Rate	\$330	

For example, if you had a balance of \$500,000 and the agreed fee with your adviser was a percentage-based Adviser Service fee of 1.10%, the amount you would pay would equal \$5,500.

Insurance Commission	Initial	Ongoing
Insurance Commission	66%	22%

### Benefits, interest, and associations

Eliza does not have any related parties, shareholdings or referral arrangements that may influence the advice provided to you.

### Eliza's Office & Contact Details

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