

## ABOUT YOUR ADVISER



### Justin Still

Partner - Financial Adviser  
Authorised Representative No. 279726

Justin has more than 20 years of experience providing advice to business owners, high income earners, and clients with a rural background. He has assisted many clients navigate through growing their personal and business wealth and transitioning into retirement. Justin believes in giving back to the community where possible, assisting non-for-profit and charities in the management of their investments.

### Education, Qualifications & Memberships

- Diploma of Financial Services (Securities Institute)
- Graduate Diploma of Applied Finance and Investment (FINSIA)
- Bachelor of Business, Agribusiness (University of Queensland)
- Member of the Financial Advice Association of Australia (FAAA)

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

Justin 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
- 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
- Standard margin lending facilities
- Superannuation, including self-managed, personal super or corporate super

### Remuneration

Justin is remunerated by a base salary.

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; Justin 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 Justin, 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	\$550	

  

Adviser Service Fees	Minimum	Maximum
Advice Service Fee	\$3,300	\$55,000
Hourly Rate	\$550	

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

Justin is a Shareholder Adrians Capital Pty Ltd and may receive a dividend.

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

### Justin's Office & Contact Details

Address: 123 Margaret Street, Toowoomba QLD 4350  
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