

Financial Services Guide



Backed by **TAL**

Part 2 – Adviser Profile

Prepared on 9 September 2015

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 | Timothy Henry |
| Business Name | Aspire Its Your Life |
| Address | Unit 13, 328 Reserve Road, Cheltenham VIC 3192 |
| Postal address | As above |
| Telephone | 03 9584 3343 |
| Mobile | 0407 327 501 |
| Email | tim@aspireplanning.com.au |

Tim Henry Financial Pty Ltd ATF The Henry Family Trust (Rep No. 1235066) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Tim Henry Financial Pty Ltd T/A Aspire Its Your Life are as above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

Authorised Representative Number: 334280

Qualifications

- Graduate Diploma of Applied Finance (Financial Planning)
- Graduate Certificate in Financial Planning
- Bachelor of Business (Banking and Finance)
- Certificate of Completion – Self-Managed Superannuation Funds

Experience

I have worked in financial services and been authorised to provide financial advice services since 2008.

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 services” by telephone, fax or email. Please refer to my contact details above.

My services

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Risk Advice
- Investment Advice
- Superannuation inc' Self - Managed Superannuation
- 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 Risk Insurance
- Superannuation
- Managed Investments
- Investor Directed Portfolio Service (Master funds)

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 funds you invest and/or the premium paid by you. The commission is deducted from the amount invested or paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance 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 deducted regularly from your investment 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. In some cases, they may be deducted from your investment.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance 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

I may be paid by one or more of the following methods outlined below. A combination of fee for service and commission from a product or service provider may be payable. This will be disclosed to you at the time I provide you with advice.

Current fees and charges (GST inclusive) are:

- Advice Fees: Range from \$0 - \$3,000
- Implementation Fees: Range from \$0 - \$4,000
- Ongoing Adviser Service Fee: Range from \$165 p.a - \$990 p.a for funds under advice.

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* document.

Referral arrangements

We may pay referral fees to some of our referral partners. Refer to your advice documents for further details

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

I am a director, shareholder and employee of Tim Henry Financial Pty Ltd. Tim Henry Financial Pty Ltd pays me a salary from the commissions 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.