

About Your Adviser

CB FINANCIAL PTY LTD

Corporate Authorised Representative No. 303961

This document forms part of and should be read in conjunction with the Alliance Wealth Financial Services Guide (FSG)

Contact details

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Alliance Wealth

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DEAN DEMARCO

Authorised Representative No. 344580

I am a Sub Authorised Representative and employee of CB Financial Pty Ltd ("the Practice"), which is a Corporate Authorised Representative (No. 303961) of Alliance Wealth Pty Ltd (Alliance Wealth).

I have worked in the financial services industry since 2010 and became an adviser of Alliance Wealth on 16 May 2016. I am also a Member of the SMSF Professional' Association of Australia (SPAA).

I hold the following qualifications:

- Diploma of Financial Services (Financial Planning)
- Certificate of Margin Lending and Geared Investments
- Advanced Diploma of Financial Services (Financial Planning)
- Certificate of Self Managed Superannuation Funds
- Certificate of ASX Securities

Your Best Interests

I will act in your best interests at all times and I am bound by the law and the Alliance Wealth Codes of Conduct. I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Financial Planning
- Superannuation and Retirement Planning
- Risk Insurance
- Managed Investments
- Tax Financial Advice
- Self Managed Superannuation Funds
- Estate Planning
- Margin Lending and Gearing
- Direct Equities

My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. Fees for my advice and services may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between Alliance Wealth and the Practice is arranged through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to the practice. Therefore Alliance Wealth will retain 0% and the Practice will receive 100%. I am paid a salary by the Practice and may receive bonuses based on the level of achievement of agreed personal and business objectives.

The Practice will charge fees for its services. If it charges a fee for advice, this can range between \$550 and \$11,000 (including GST). It may also charge a fee for the preparation of a Statement of Advice and its implementation, which can also fall within the above range. From time to time the practice may be engaged to provide complicated advice, the fees for which may fall outside these ranges.

The Practice may charge a service fee for agreed ongoing services based on a percentage of funds invested and/or a fixed dollar amount.

The Practice also may receive a commission in relation to arrangements entered into prior to 1 July 2013 and or amounts invested in relation to those arrangements before 30 June 2014. The range of commissions paid from initial fees in respect of investment is 0.00% to 5.00%. The range of commissions paid from ongoing fees in respect of investment is 0.00% to 1.00%.

If the Practice receives upfront commission for insurance products it is able to receive 0.00% to 123.95% on the premium of the insurance. If the Practice receives ongoing commission for insurance products it is able to receive 0.00% to 36.00% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

With a flat Statement of Advice fee of \$1,000, Alliance Wealth would retain \$0 and the Practice would receive \$1,000.

With a 5% Adviser Service Fee paid on a \$150,000 investment Alliance Wealth would retain \$0 and the practice would receive \$7,500.

On a \$1,000 annual insurance premium with an upfront commission of 123.95%, the product provider would pay Alliance Wealth \$1,240 and Alliance Wealth would retain \$0 and the Practice would receive \$1,240. These amounts are not an additional cost to you.

On a \$6,000 pa ongoing adviser service fee, Alliance Wealth would retain \$0 pa and the Practice would receive \$6,000 p.a.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

My Referral Arrangements

If a third party refers you, the referrer may receive a fee or a percentage of my fees and commission. The practice may also receive a referral fee should I refer you to a third party for ancillary advice. This is not an additional cost to you.

Any referral payments made or received will be disclosed in the advice document that is provided to you.