

ABOUT YOUR ADVISER

Jeremy Lenthall (NFS Dulwich) | AR No.242827

NFS Dulwich Pty Ltd T/A Astute Adelaide | CAR No.1307557

Address Level 2, 178 Fullarton Road Dulwich SA 5065
Mobile 0409 698 730
Email jeremy.lenthall@astutefinancial.com.au

Authorisations

I am an authorised representative of Alliance Wealth Pty Ltd. I am authorised in the following financial services and products:

- Superannuation
- Pensions & Annuities
- Self Managed Superannuation Funds
- Retirement Savings Accounts
- Cash & Term Deposits
- Managed Investments
- Investment Bonds
- Exchange Traded Products
- Government Debentures
- Margin Lending
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Gearing
- Centrelink / Veterans' Affairs Assistance
- Business Insurance
- Insurance Claims Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary plus profit share

The following tables summarise the types of fees or commissions and indicative amounts that are applicable to the services that we provide. Before providing you with advice or services, I will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Alliance Wealth receives between 2.5% and 10% of the fees and commissions.

Remuneration	Up To
SoA Preparation Fee	\$18,830
Hourly Rate	\$385

Remuneration	Initial	Per Annum
Adviser Service Fee	\$0	\$0 to \$25,000
Insurance Commission*	0% to 66%^	0% to 35%

* Based on a % of funds invested or insurance premiums
^ Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020, commission of up to 130% will apply to additional cover.

Benefits, Interests and Associations

The Business, associated entities or I have arrangements with the following parties.

Shareholdings	Niche Lending
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Where arrangements include payments or benefits these will be disclosed to you in writing at the time of providing advice.