ABOUT YOUR ADVISER

Financial Services Guide - Part 2

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Vikki Seldon

Authorised Representative Number 1237533 of
ASVW Financial Services Pty Ltd

M: 0473 345 982

E: vikki@spherefs.com.au

Sphere Financial Services Pty Ltd

Corporate Authorised Representative Number 402582 of
ASVW Financial Services Pty Ltd

A: Level 2, Suite 7, 74 Doncaster Road
North Balwyn VIC 3104

P: 03 9859 7600

E: reception@spherefinancial.com.au

W: www.spherefs.com.au

There are two parts to the Financial Services Guide (FSG). This document is Part 2. This document forms part of, and should be read in conjunction with, the FSG Part 1. If you have not received the FSG Part 1, please ask your Adviser, or contact ASVW Financial Services directly.

ASVW Financial Services authorises your Adviser to distribute this document.

Please take the time to review both the FSG and About Your Adviser before engaging our services.

About Me

With over 15 years' experience in Financial Advice, Vikki is dedicated to helping clients make confident, informed decisions about their financial future. With a strong focus on long-term strategy and meaningful client relationships, she provides clear, personalised advice across superannuation, investments, insurance and retirement planning.

Vikki is known for her ability to simplify complex financial concepts and deliver practical, tailored solutions that align with each client's goals and lifestyle. She takes a holistic approach to advice, ensuring strategies are not only technically sound, but also adaptable as circumstances evolve over time.

Vikki is passionate about empowering clients with the knowledge and structure they need to build, protect and transition their wealth with confidence.

Vikki has the following qualifications:

- Master of Commerce (Financial Planning)
- SMSF Specialist Accreditation
- Certified Financial Planning® Professional
- Margin Lending & Geared Investments accreditation

Vikki has the following membership:

- Financial Advice Association of Australia (FAAA)
- SMSF Association

Authorisations

Vikki is authorised in the following financial services and product:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Gearing
- Margin Lending
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

The cost of providing financial advice and services to you including initial consultations, strategy development, product considerations, a Statement of Advice and ongoing reviews will depend upon the nature and complexity of the advice and/or service provided. Vikki will discuss and agree upon the fee structure with you before she provides you with advice or services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission basis, or combination of both.

The relationship between ASVW Financial Services and Sphere Financial Services is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to Sphere Financial Services. Therefore, ASVW Financial Services will retain 0% and the Sphere Financial Services will receive 100%. Of the revenue received by Sphere Financial Services, Vikki is paid a salary, and is eligible for bonuses and profits from Sphere Financial Services.

Service & advice fees paid by you

All fees and commissions are GST inclusive and fees could be greater than those disclosed below in complex cases. In these instances, Sphere Financial Services will inform you of the exact fee payable promptly in writing.

At this initial consultation meeting, Vikki will explain the advice process, what you can expect and the relevant fees and/or commissions that may be applicable.

All fees and/or commissions payable by you will be explained to you at the time your advice is provided and will also be detailed in a Statement of Advice or Record of Advice and Product Disclosure Statement(s).

The following table summarises the types of fees or commissions that applicable to the services that Vikki provides. All amounts are inclusive of Goods and Services Tax (GST).

Initial Remuneration	
Advice Preparation Fee	$3,500 to $11,500
Implementation Fee	Up to $12,500
Strategy Advice	$3,500 to $11,500
Execution Only	$1,500 to $10,000
Insurance Commission – Initial [1]	Up to 66% [2]
Ongoing Remuneration	
Adviser Service Fee (Flat fee)	Up to $30,000 per year
Insurance Commission - Ongoing [1]	Up to 35% per year

1 Based on a % of insurance premiums.

2 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 & associations

The financial planning business and I do not have related parties, shareholdings or referral arrangements that may influence my advice. Neither the business or I pay or receive referral fees.

ASVW Financial Services Pty Ltd
ABN 27 007 261 083 | AFSL 446176
PO Box 98 Braeside VIC 3192
1300 265 818

info@asvwfs.com.au
asvwfs.com.au

For more information:
Please visit www.moneysmart.gov.au for more information on financial advice.

ASVW
FINANCIAL SERVICES