

# ABOUT YOUR ADVISER

## Financial Services Guide - Part 2

Version 2.7 | 14 April 2026

### Deanne Eriksen

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### Sphere Financial Services Pty Ltd

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**ASVW**

FINANCIAL SERVICES

ASVW Financial Services Pty Ltd | ABN 27 007 261 083 | AFSL 446176

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

Deanne has been working in paraplanning and administration roles in the financial services industry since 2005 within both large institutions and boutique advisory firms. During this time, Deanne has developed specialised knowledge in superannuation, retirement planning, Centrelink and insurance. Having now moved into an advice based role in 2018, Deanne strongly believes in establishing ongoing relationships so clients can continue to stay on track to achieve their goals and objectives.

Deanne has completed a business degree in Financial Planning at RMIT.

Deanne has the following qualifications:

- Bachelor of Business (Financial Planning)
- SMSF Regulations and Taxation
- Aged Care Accredited

Deanne has the following membership:

- Financial Advice Association of Australia (FAAA)

## Authorisations

Deanne 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
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Aged Care
- 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. Deanne 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, Deanne 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, Deanne 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 Deanne 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 <sup>1</sup>	Up to 66% <sup>2</sup>
Ongoing Remuneration	
Adviser Service Fee (Flat fee)	Up to \$30,000 per year
Insurance Commission - Ongoing <sup>1</sup>	Up to 35% per year

## 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.

<sup>1</sup> Based on a % of insurance premiums.

<sup>2</sup> 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.

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For more information:  
Please visit [www.moneysmart.gov.au](http://www.moneysmart.gov.au) for  
more information on financial advice.

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