ASVW | FINANCIAL SERVICES

ABOUT YOUR ADVISER

Claudia Rigoni-Brazzale

AUTHORISED REPRESENTATIVE NUMBER 300689

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SPHERE FINANCIAL SERVICES PTY LTD

Corporate Authorised Representative Number 402582

BUSINESS CONTACT DETAILS

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ASVW Financial Services Pty Ltd (ABN 27 007 261 083 | AFSL 446176) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the ASVW Financial Services Pty Ltd Financial Services Guide (FSG).

ABOUT ME

Driven director of her own financial planning advice firm, and has now joined forces behind Sphere Financial Services - a result of her keen interest in developing financial strategies and empowering others to make smart financial choices.

The mother of two and RMIT Bachelor of Applied Science graduate has been a small business owner since 1994 and understands the financial needs of families and professionals. Operating a successful small business within the often-volatile fashion industry for over a decade gave Claudia a firm appreciation for securing the financial future of her family and inspired her to help others do the same.

Claudia holds a Graduate Diploma of Financial Planning and believes that safeguarding your financial future isn't only about how much you earn, but importantly also how you choose to spend and invest. Creating and rolling out realistic financial strategies is the crux of Claudia's expertise, advice that she is proud to both live and preach.

Claudia has a particular passion to provide current expert financial advice and strategies to businesses, families and individuals. This includes advice on superannuation, self-managed super funds, personal insurance, wealth creation, aged care, Centrelink, retirement planning, estate planning, investment and portfolio management.

Ensuring her clients look forward to a planned and financially secure retirement is important for Claudia who is also a Director of Aged Care Specialists Vic.

Claudia understands the difficulties faced by the senior members in our community – considering making the move to a Retirement Village or a care facility. Selling the family home can be a traumatic experience. Claudia delivers accurate, in-depth, and personalised advice on how to set up assets to maximise Centrelink benefits and minimise aged care fees.

Claudia holds the following qualifications and memberships:

- Advanced Diploma of Financial Services (Financial Planning)
- Graduate Diploma of Financial Planning
- Self-Managed Superannuation Funds
- Aged Care Professional
- Retirement Living & Aged Care Specialist

Claudia is authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Pensions and Annuities
Aged Care
Self-Managed Superannuation Funds
Centrelink / Veterans' Affairs Assistance

Wealth Creation and Investments

Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)

Wealth Protection

Personal Insurance
Business Insurance
Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

Claudia is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO) are not provided under ASVW Financial Services AFSL and are not covered by this FSG.

My remuneration

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

The relationship between ASVW Financial Services and the Sphere Financial Services Pty Ltd is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to Sphere Financial Services Pty Ltd.

Therefore, ASVW Financial Services will retain 0% and Sphere Financial Services Pty Ltd will receive 100%. Of the revenue received by Claudia is paid a salary, which covers her operational expenses.

Service and 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, Claudia will inform you of the exact fee payable promptly in writing.

Your initial appointment is complimentary. At this meeting, Claudia will explain how Sphere Financial Services Pty Ltd operates, what you can expect and the payment options.

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

You will have the ability to select your preferred payment option from the options below prior to the provision of advice.

Statement of Advice (SOA)

A Statement of Advice fee is charged to cover the cost of researching, developing, and preparing your advice document. This fee can range from $1,650 to $11,000 dependent on the complexity of the advice (i.e. Multiple goals, strategies, tax structures etc).

Fee for Service – Implementation

An initial fee for service represents the cost of implementing the advice contained in the SoA. This fee may be charged as a percentage of up to 2 per cent of assets under advice or charged as a flat dollar amount up to $11,000.

Fee for Service – once off

The product provider deducts a once-off fee for the services provided to you in relation to your account. This fee may be up to 1.16% of the amount invested and the total fee will depend on complexity and time involved. Alternatively, you may elect to pay the once off fee for service by direct payment.

Adviser Service Fee

The Adviser service fee represents the cost of providing our annual professional services to you. A summary of the services which you receive for this fee is contained in the Fixed Term Agreement.

This fee may be up to 2.1 per cent per annum of assets under advice or charged as a flat dollar fee of up to $20,000, or a combination of both options can be negotiated depending on the complexity of the advice and the agreed level of service being provided. You only pay an Adviser service fee if you agree to a Fixed Term Agreement and then, only until it expires.

Commissions for Life Risk Products – issued from 1st January 2020

Initial commission payable under an upfront structure is capped at 66% from 1st January 2020. Ongoing commission under and upfront structure is 22% of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37%.

Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We do not receive a payment for these referrals. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

Benefits, interests and associations

We believe that your interests should be placed first and that products and services should only be recommended if it is in your best interests.

However, it is important that you know of, and are comfortable with, those relationships and associations and any benefits that arise.

CONTACT US

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