ABOUT YOUR ADVISER

Financial Services Guide - Part 2

Version 2.7 | 7 April 2026

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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 25 years of experience across small, medium, and large businesses, Brad has built a distinguished career as a Financial Planner known for his integrity, insight, and unwavering commitment to helping others. His journey in financial services has been marked by a deep passion for empowering individuals and families to make informed decisions and achieve the best possible outcomes for their financial futures.

Brad's approach is grounded in genuine care and a strong belief that financial planning is not just about numbers, it's about people. Brad takes the time to understand each client's unique goals and circumstances, tailoring strategies that align with their values and aspirations.

Throughout his career, Brad has earned a reputation for being approachable, knowledgeable, and results driven. His ability to simplify complex financial concepts and build lasting relationships has made him a trusted advisor to many.

Brad has the following qualifications:

- Master in Financial Planning
- Advance Diploma of Financial Services (Financial Planning)

Authorisations

Brad 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
- 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. Brad will discuss and agree upon the fee structure with you before he 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, Brad 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, Brad will inform you of the exact fee payable promptly in writing.

At this initial consultation meeting, Brad 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 Brad 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.

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

ASVW
FINANCIAL SERVICES