

Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

Bruce Moss

Bruce Moss is a Sub-Authorised Representative (No 384413) of Transparent Wealth Pty Ltd. Transparent Wealth Pty Ltd is a Corporate Authorised Representative (No 1239566) of Synchron Advice Pty Ltd AFSL 243313 (The Licensee).

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If you would like to make an appointment to discuss your needs and objectives in more detail, please contact me by phone number or email.

The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and Non-Basic Deposit Products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Managed Discretionary Accounts - Advice
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Self-Managed Superannuation Funds
- Securities
- Standard Margin Lending
- Tax (financial) Adviser

How are my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

Discovery Meeting

The Initial Discovery Meeting fee is \$330.

This meeting is an opportunity for both of us to get to know each other and determine whether we are suited to work together.

Our main aim is to obtain an understanding of your current financial situation, discuss your goals and objectives, as well as a realistic pathway for reaching them.

At the end of this meeting, we will outline the next steps and detail any fees applicable.

Strategy Development and Engagement

Once we have determined we are suited to work together, we will begin to construct your financial strategies and put together a 'road map' to assist in achieving your goals and objectives.

We will outline the proposed strategies appropriate to achieve your goals and the associated fees within a 'Terms of Engagement' document for your review. We will also outline the next steps and detail any fees applicable.

You may be charged an Engagement Fee which is the cost associated with the research and development of your proposed strategies.

The fee generally levied for this engagement process is a fixed fee of \$880.

However, the fee may range from \$0 - \$1,100.

Advice preparation

This stage is where we document and present the recommended strategies to you in a formal Financial Plan (Statement of Advice or "SoA") to start working towards your goals and objectives.

You may be charged an Advice preparation fee which will depend on the complexity of your individual circumstances and type of advice you require.

The fee generally levied for this process and for the process and the production of the SoA is a fixed fee of \$2,750.

However, the fee may range from \$1,650 - \$27,500 depending on the complexity of your individual circumstances.

Implementation

We will manage the implementation of the recommendations, which will be outlined to you in the SoA.

We will outline the details of any fees, including Implementation Fees, for you to authorise before any work is carried out.

If you elect to proceed with our advice the fee generally levied for this process is a fixed fee of \$1,100.

However, the Implementation Fee to proceed with our advice can range from \$0 to \$27,500 relative to the complexity of the administration involved.

Insurance products

My company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you.

Ongoing fee for advice

The Ongoing Advice Fee will be based on the level of services made available to you and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets, or incomes, executive options, or multiple investment entities. The frequency that review services are made available to you will also impact on the fee charged.

The fee generally levied for ongoing advice is a fixed fee of \$3,960.

However, the Ongoing Advice Fee can range from \$1,320 per annum - \$27,500 per annum.

Ad hoc advice

Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$0 and \$550 per hour may apply.

Other benefits, interests, or associations

I or my company may have referral arrangements with selected referral partners. If a referral arrangement applies to you, we will provide you with further details.