

ABOUT YOUR ADVISER

Bradley Speering | AR No.280219

Speering Wealth Solutions Pty Ltd T/A Speering Wealth | CAR No.1299582

Address Shop 3/126 Terralong Street Kiama NSW 2533

Mobile 0425 370 630

Email brad@speeringwealth.com.au

Website www.speeringwealth.com.au



Authorisations

I am an authorised representative of Matrix Planning Solutions Ltd. I am authorised in the following financial services and products:

- Superannuation
- Pensions & Annuities
- Retirement Savings Accounts
- Cash & Term Deposits
- Deposit and Payment Products
- Managed Investments
- Exchange Traded Products
- Investment Bonds
- Government Debentures
- Listed Securites (shares & other products)
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Centrelink / Veterans' Affairs Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary plus bonus and profit share

The following tables summarise the types of fees or commissions that are applicable to the services I provide. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up To
SoA Preparation Fee	\$25,000
Hourly Rate	\$0

Remuneration	Initial	Per Annum
Adviser Service Fee	\$2,200 to \$25,000	\$1,320 to \$7,920
Insurance Commission*	0% to 66%^	0% to 33%

* Based on a % of funds invested or insurance premiums
^ 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 and Associations

The business and I do not have any related parties, shareholdings or referral arrangements that may influence my advice.