ABOUT YOUR ADVISER

Bradley McGuirk | AR No.245051

Seascape Financial Planning Pty Ltd | CAR No.1297910

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Authorisations

I am an authorised representative of Alliance Wealth Pty Ltd. I am authorised in the following financial services and products:

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

Remuneration

I am remunerated by:

- Salary plus 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	$27,500
Implementation Fee	$11,000
Hourly Rate	$660

Remuneration	Initial	Per Annum
Adviser Service Fee	$0	$4,400 to $88,000
Adviser Service Fee (asset based)*	0%	0.44% to 1.21%
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.

For example, a 1% Adviser Service Fee based on a $200,000 investment would equal a $2,000 fee payable.

Benefits, Interests and Associations

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