

Adviser Profile

The financial services offered to you by:

HARVEY JAMES (ASIC No. **329713**), as an Authorised Representative of MADISON FINANCIAL GROUP PTY LTD (“Madison”) and as an representative of:

Anu WEALTH SERVICES PTY LTD

ABN No: 14 132 253 377
ASIC No: **329714**
Address: Level 8, 361 Bronte Road
BRONTE NSW 2776
Telephone No: **(02) 8005 2776**
Fax No: (02) 8078 0110
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I have been providing financial services advice to clients since 2000 and have been a representative of Madison since 15 October, 2008. I hold the following qualifications/Professional Memberships:

- Advanced Diploma in Financial Services (Financial Planning)
- BA (Hons) Business Studies

I am authorised by Madison to provide personal advice, general advice and to deal in:

- Deposit Products
- Non-Basic Deposit Products
- Government Debentures, Stocks and Bonds
- Life Insurance Investments Products
- Life Insurance Risk Products
- Managed Investments
- Securities
- Retirement Savings Account Products
- Superannuation
- Margin Lending & Geared Investments

As part of my services to you, I am able to provide advice on the following:

- Wealth Creation
- Retirement Planning Advice
- Personal and Corporate Superannuation
- Personal and Business Insurance
- Managed Portfolio Services
- Centrelink Planning Advice
- Cash Flow and Debt Reduction Strategies
- Direct Equities
- Gearing Strategies
- Estate Planning

How do I charge my clients for my services?

You have a choice of how my financial services can be paid for in the following manner,

- (a) The first initial investment consultation is at no cost to you.
- (b) An hourly investment advice rate of \$440 including GST.
- (c) A *maximum* agreed investment flat fee of \$5,500 including GST for a full plan.
- (d) Commission on Insurance Products (Max of 125% initial commission plus ongoing trail commissions). For example, if your first year premium amounted to \$2,000 we will receive up to \$2,500 in initial commission ($\$2,000 \times 125\%$).

I calculate fees on a fixed dollar amount. My policy is generally to charge a fee for my professional advice and services however I may receive some commissions paid to me by product providers which will be specified at the time of the recommendation. With my investment services, I try to rebate these commissions in full where possible and charge a fee for my services instead.

How am I paid?

- (a) All fees and gross commission payments are shared between my practice and Madison under a split sharing arrangement fixed at 97%. For instance every \$1,000 of income received by Madison will generate \$970 of income to me.
- (b) The practice in which I am employed receives fees and commissions from business generated, and remunerates me by way of salary. As owner and sole Director of Anu Wealth Services Pty Ltd, I am entitled to the profits generated by the business.
- (c) I am required to keep a Register of Alternative Remuneration which shows any payment other than fees and commissions which may be received by me from fund managers or product providers. This register is available for inspection with 7 days notice.

Important Note The Adviser Profile forms an essential part of the Financial Services Guide. Your Financial Services Guide is not complete without it.