ABOUT YOUR ADVISER

Deborah McWilliam | AR No.244951

Brinsley Pty Ltd T/A DCJ Financial Services | CAR No.1324163

Address	Suite 1B, EcomNoosa 95 Eumundi Noosa Road NOOSAVILLE QLD 4566
Telephone	07 5455 6724
Email	deb@dcjfinancialservices.com.au

Authorisations

I am an authorised representative of Professional Investment Services 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
- Investment Bonds
- Exchange Traded Products
- Government Debentures
- Listed Securities (shares & other products)
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Centrelink / Veterans' Affairs Assistance
- Business Insurance
- Insurance Claims Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary

The following tables summarise the types of fees or commissions and indicative amounts that are applicable to the services that we provide. Before providing you with advice or services, I will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up To
SoA Preparation Fee	$10,500
Implementation Fee	$3,500
Hourly Rate	$385

Remuneration	Initial	Per Annum
Adviser Service Fee		$1,500 to $35,000
Insurance Commission*	0% to 66%^	0% to 35%

* Based on a % of 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.