

ABOUT YOUR ADVISER

Deborah McWilliam | AR No.244951

Brinsley Pty Ltd T/A DCJ Financial Services

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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
- 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 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.

