

ABOUT YOUR ADVISER

Kelly Brady | Authorised Representative Number 451757

Adviser Profile | 3 July 2023

**VIRTUOUS PLANNING is owned by
3KH Pty Ltd atf 3KH Family Trust**

Corporate Authorised Representative Number
1292383

BUSINESS CONTACT DETAILS

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VEST Financial Pty Ltd (ABN 45 667 897 369 | AFSL 549415) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the VEST Financial Services Guide (FSG).

About Me

I hold the following qualifications and memberships:

- Graduate Certificate in Financial Planning and Margin Lending
- Bachelor of Business (Marketing)
- Advanced Diploma of Financial Planning
- Financial Adviser Exam – Passed
- Accredited Aged Care Professional
- Self Managed Super Fund Specialist
- Financial Advice Association Australia (FAAA)

Services and Product Advice Offered

I am authorised to provide financial product advice in the following areas:

- Superannuation
- Pensions and Annuities / Retirement Savings Products
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Aged Care
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by the following possible methods:

- Salary, Bonus, Revenue Share

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