

ABOUT YOUR ADVISER

William Blahuta | Authorised Representative Number 1306721

Adviser Profile | 25 May 2024

Provisional Relevant Provider/Financial Planner

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

Corporate Authorised Representative Number
1292383

BUSINESS CONTACT DETAILS

1 Main Creek Road Tanawha Qld 4556

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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

William Blahuta is undertaking supervised work and training in a Professional Year Program in accordance with the Corporations Act 2001 subsection 921B(4).

New Entrant Number 20029930

I hold the following qualifications and memberships:

- Bachelor of Commerce (Financial Planning)
- Financial Adviser Exam – Passed

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
- Investment Bonds
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- 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).

Remuneration	Up to	
SoA Preparation Fee	\$16,500	
Implementation Fee	\$5,500	
Hourly Rate	\$330	
Remuneration	Initial	Per Annum
Adviser Service Fee	Up to \$25,000	Up to \$25,000
Adviser Service Fee (asset based)*	Up to 2.00%	Up to 2.00%
Contribution Fee*	Up to 0%	Up to 0%
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.

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 financial planning business and I do not have related parties, shareholdings or referral arrangements that may influence my advice. Neither the business or I pay or receive referral fees.

Supervisor: Kelly Brady

Kelly Brady is responsible for any personal advice provided by William Blahuta to a client in relation to a relevant financial product. Contact details: 075356 9200
kelly@virtuousplanning.com.au