ABOUT YOUR ADVISER

Bradley Williams | AR No.1004185

Williams Wealth Management Pty Ltd T/A Williams Financial Advice | CAR No.1281431

Address	Unit 6 46 Wingewarra Street Dubbo NSW 2830
Telephone	02 6800 1723
Email	brad@williamsfinancialadvice.com.au
Website	www.williamsfinancialadvice.com.au

Authorisations

I am an authorised representative of Alliance Wealth Pty Ltd. I am authorised in the following financial services and products:

- Superannuation
- Pensions & Annuities
- Retirement Savings Accounts
- Cash & Term Deposits
- Managed Investments
- Exchange Traded Products
- Investment Bonds
- Government Debentures
- Listed Securities (shares & other products)
- Margin Lending
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Gearing
- Centrelink / Veterans' Affairs Assistance
- Business Insurance
- Insurance Claims Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Profit share

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	$12,500
Implementation Fee	$5,000
Hourly Rate	$375

Remuneration	Initial	Per Annum
Adviser Service Fee	$375 to $12,500	$3,000 to $12,500
Insurance Commission*	0% to 66%^	0% to 33%

* 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.