



Website Disclosure Information

A guide to the services we provide and how we will work with you to achieve your goals



Aviemore Financial Pty Ltd

Level 1, 341 Barrenjoey Road

Newport NSW 2107

Phone: 02 9190 8494

Email: andrew@avfin.com.au

Our Licensee

Aviemore Financial Pty Ltd operates under Advice Evolution Pty Ltd which holds an Australian Financial Services Licence (AFSL 342880). Advice Evolution provides professional indemnity insurance and other services so that quality financial advice can be provided to our clients in a professional, ethical, and compliant manner. Advice Evolution is not owned by a bank or product provider. Our advice puts you first.



Business profile

Website Disclosure Information :	Website Disclosure Information 1.1
Issue date	01 May 2026
Important	<p>Before we provide you with financial advice, you should read this Website Disclosure Information (WDI). It contains the following important information to help you decide whether to use our services:</p> <ul style="list-style-type: none"> • Who we are; • Advice we provide; • How we are paid; • Who to contact if you have a complaint.

Lack of Independence Disclosure

Advice Evolution is owned by advisers and has an open approved products list, however, as we continue to be paid commissions for life insurance products and receive fees based on the asset value of some investments, we must disclose this lack of independence.

About our practice



Aviemore Financial Pty Ltd, corporate authorised representative (CAR), number (1292326), trading as Aviemore Financial is authorised to provide financial services on behalf of Advice Evolution Pty Ltd.

Our business was established by Andrew Julius in 2021 with offices in Newport and Sydney CBD.

Aviemore Financial offers comprehensive financial planning advice to assist clients develop a structured financial plan that helps them achieve their lifetime goals.

We will provide you with strategies that allow you to take control of your own financial future and build relationships with you and your family to secure each generation's financial well-being.

Contact Details

Aviemore Financial
Level 1, 341 Barrenjoey Road, Newport NSW 2106
PO Box 770, Newport NSW 2106

Phone: 02 9190 8494 / 0413 482 492

Email: andrew@avfin.com.au

www.avfin.com.au

About our team

Attached to this document is a profile for your adviser. The adviser profile provides information about their contact details, qualifications, experience and any memberships they may hold.

Why you should choose us

We aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

We undertake continuous professional development, to keep us up to date with all applicable legislative, strategy and product changes.

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available.

We will help you determine your goals and weigh up different investment strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas for achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

Transaction services

If you require help with a particular transaction, but do not require advice from us, we can arrange for you to apply to the kinds of products referred to in your adviser’s profile. In these cases, we can take your instructions and arrange for the transaction to be completed without providing you with personal advice.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

You can also contact us directly with any instructions relating to your existing financial products. We will accept instructions from our existing clients via telephone, mail or email.

Documents you may receive

Our advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The financial plan contains a summary of your goals, our strategies and financial product recommendations to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided.

We will keep a record of any further advice we provide. You may request a copy by contacting our office.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you invest in or purchase a financial product. The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider to professionally manage your investment or insurance.

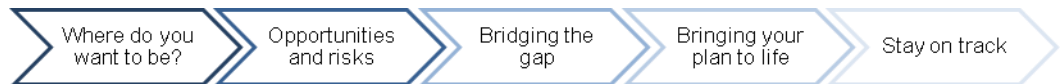
You may also receive an ongoing or Annual agreement which will outline how we monitor your strategy and portfolio and make sure they are the best available to achieve your goals.

You should read any warnings contained in your financial plan, the PDS or IDPS guides carefully before making any decision relating to a financial strategy or product.

You can contact us with any questions relating to your financial products.

Our financial planning process

Everyone has different circumstances, needs and goals. We treat everyone as an individual, but follow a defined financial planning process, to make sure you know what to expect from us.



Identifying where you want to be

We help you identify your financial and lifestyle goals and explain the services we offer to help you achieve them. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

We will help you to identify the issues that need to be addressed to meet your goals. You can then decide whether you want our advice to meet a single need or a broad range of issues.

Considering opportunities and risks

Good personal advice starts with having an understanding of your current situation. We take a close look at your current financial situation – assets, debts, income, expenses and insurance, and explore the options to reach your goals.

Bridging the gap

Based on the research, we will recommend a strategy to bridge the gap between where you are now and where you want to be.

Bringing your plan to life

We work closely with you to implement your financial plan.

Staying on track with regular annual or ongoing advice

Time goes on and circumstances and needs change. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing or annual advice.

We will present you with an annual advice agreement should you wish to avail yourself of this service.

Fees



The fees charged for our advice are designed to be fair and clear. Our advice fees may include charges for the following advice services:

Consultation Fee – Generally there is no fee for the consultation. However, this may change depending on the purpose of the meeting. If there is a fee for the consultation, we'll be as transparent as possible and advise you of the amount prior to our meeting. This meeting is an opportunity for us to understand your advice needs. It's also an opportunity for you to decide if you would like us to be your trusted financial adviser. The consultation fee, if charged, may be up to \$385 inclusive of GST.

Advice fee – The advice fee covers the cost of researching and preparing your financial plan, and will generally include the cost of implementing your financial plan. The price is a flat fee based on the complexity of the advice and other factors. The fee can be between \$4,400 and \$15,400 inclusive of GST. In addition, the advice fee will be disclosed in the SOA provided to you.

Admin Fee – This will be charged for any other admin services provided.

Hourly Rate – The hourly rate charged for the Adviser time is \$385 per hour inclusive of GST, and the Admin Staff are charged at \$220 per hour inclusive of GST.

Annual advice fee – This is the fee for the annual advice agreement; it will cover the cost to keep your strategy and investments current and up to date as well as any services provided by the practice. This will be a separate document provided at the time of the advice.

For this service we charge a flat base fee, plus a small percentage of the value of the assets we manage on your behalf. The annual advice fee covers the cost to review the strategies, and the products recommended in your SOA. An annual or ongoing review helps you take advantage of opportunities as they become available.

The annual advice fee may be increased, with your consent, at the annual review meeting.

Before providing you with the annual advice service, we'll prepare an Annual Advice Agreement. This agreement will set out what our ongoing advice will cover, how much it will cost, and your payment method.

In addition, the annual advice fee will be disclosed in your SOA.

Life insurance payments

Insurance commission – With this method of payment, our licensee, Advice Evolution Pty Ltd, will receive commission directly from the product provider and is based on the insurance premium paid. Commissions are paid by the product provider and are not paid directly by you. The following are the two commissions categories:

Initial commission – One off commission that is paid at the inception of insurance policy. This can range from 11% to 66% of initial premium paid (by the product issuer)

Ongoing commission – This is a part of the product provider's ongoing charges and is paid every year that the insurance policy is retained.

Advice Evolution Pty Ltd may receive insurance commission directly from the product provider and is based on a percentage of the insurance premium paid. Commissions are deducted from the premium by the product provider so are not paid directly by you.

These fees will be calculated at the time we provide you with personal advice. Your SOA will outline the advice fees and any commission inclusive of GST.

Payment Method & Frequency

We offer you the following payment terms:

- Direct debit
- Deduction from your investment or superannuation balance
- Annual advice fees may be deducted as an annual instalment or in monthly instalments.

Other benefits Aviemore Financial may receive

Advice Evolution, its advisers, or any related bodies do not have any relationships or associations with any product issuer that could be expected to influence the provision of financial services.

About Advice Evolution Pty Ltd

Advice Evolution Pty Ltd ABN 66 137 858 023

Australian Financial Services Licence 342880

Suite 302, 20 Bungan Street, MONA VALE NSW 2103

www.adviceevolution.com.au

Advice Evolution Pty Ltd has approved the distribution of this Website Disclosure Information.

Privacy and Disclosure

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy, please refer below.

Another financial adviser may be appointed to you if your financial adviser leaves Advice Evolution or if your financial adviser is unable to attend to your needs due to an extended absence from the business. In these circumstances, Advice Evolution will write to you advising of the change. Your personal information will be passed on to the new financial adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with annual or ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new adviser.

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your financial adviser and Advice Evolution may have access to this information when providing financial advice or services to you.
- Your financial adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Advice Evolution to review customers' needs and circumstances from time to time.

Your information is only disclosed to other parties as are necessary for us to provide our services to you.

Other parties may include fund managers, life companies, other Licensees and related parties who provide services to us. In certain situations, some of the parties that we share information with may be in, or have operations in, other countries. This means that your information might end up stored or accessed in overseas countries.

When we send your personal information to overseas recipients, we make sure appropriate data handling and security arrangements are in place. In all such cases, we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation and to comply with the key components of Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent. In addition, we will disclose your information where we are required to by law.

- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Advice Evolution Privacy Policy);

- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your financial adviser and Advice Evolution will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it as set out in the Advice Evolution Privacy Policy. The Advice Evolution Privacy Policy also contains information about how to make a complaint about a breach of the *Australian Privacy Principles*. For a copy of Advice Evolution's Privacy Policy visit www.adviceevolution.com.au or you can contact us.

Professional indemnity insurance

Professional indemnity insurance is maintained by Advice Evolution Pty Ltd to cover advice, actions and recommendations which have been authorised by Advice Evolution Pty Ltd and provided by your adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

What should you do if you have a complaint?

If you have any complaints about the services provided to you, you should take the following steps:

- Contact your financial adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Advice Evolution Pty Ltd on [042 622 8737](tel:0426228737) or email us at admin@adviceevolution.com.au

Advice Evolution Pty Ltd will acknowledge your complaint and will try to resolve your complaint as quickly and fairly as possible.

We will conduct a thorough investigation of your situation and the issues that you raise, and we will provide you with a formal written response within a 30-day period.

If your complaint has not been resolved satisfactorily, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Appendix: Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised to review customers' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you.

- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out.)
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it.

Adviser profile

Adviser profile version: Version number 2.3

This profile is part of the Website Disclosure Information and is only complete when the business profile is attached.

Date issued 01 May 2026

About Andrew Julius Your financial adviser, Andrew Julius (ASIC number 274067), is an authorised representative of Advice Evolution Pty Ltd.

Email address: andrew@avfin.com.au

Professional Designations

- FAAA Practitioner Member – Financial Advice Association Australia
- Individual Tax (Finance Adviser) - Tax Practitioners Board (TPB)

Professional Memberships

- Financial Advice Association Australia (FAAA No. 029429)
- Tax Practitioners Board of Australia (TPB No. 26143906)
- Mortgage & Finance Association of Australia (MFAA No. 597793)
- Australian Financial Complaints Authority (AFCA No. 59471)

Qualifications

- FASEA National Exam – Financial Adviser Standards and Ethics Authority (FASEA)
- Bachelor of Business (Finance Major) - University of Technology, Sydney
- Master of Applied Finance – Kaplan Professional
- Graduate Diploma of Financial Planning - Securities Institute of Australia
- Graduate Diploma of Applied Finance - Securities Institute of Australia
- Diploma of Financial Planning – International Institute of Technology
- Diploma of Finance and Mortgage Broking Management – Institute of Strategic Management
- Certificate IV in Finance and Mortgage Broking – Institute of Strategic Management
- Self-Managed Superannuation Funds – Kaplan Professional
- ASX Accredited Listed Product Adviser – Kaplan Professional
- Tier 1 Margin Lending – Kaplan Professional

Experience

Andrew is passionate about helping clients achieve their financial objectives and lifestyle goals. He provides high quality financial advice, specialising in retirement funding and income streams, active superannuation management, tax-effective wealth creation, and personal insurance protection. He has close to 35 years’ experience in the financial services industry and has built a strong network of specialist professionals to assist with investment research, accounting, legal, estate planning, stock broking, and lending services, to ensure his clients receive optimal solutions. Andrew is the Principal and Senior Adviser at Aviemore Financial Pty Ltd.

Advice your adviser can provide

I can provide you with strategic advice as well as arrange the types of financial products listed below.

In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about only those needs that are most important to you so that your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

Strategies

- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Risk and insurance analysis
- Gearing strategies
- Guidance on budgeting and goal setting

Products

- Self-managed super funds
- Direct shares
- Cash management trusts
- Retirement income streams
- Retail managed investment schemes
- Wholesale managed investment schemes
- Master trust products
- Superannuation products

- Savings and wealth creation strategies
- Direct Fixed Interest
- Personal and group insurance
- Margin Lending facilities

Use of Artificial Intelligence (AI) Tools

To support accurate and comprehensive record-keeping, we may record our meetings/phone calls and use artificial intelligence (AI) tools to assist in preparing detailed post-meeting file notes. These tools help ensure efficiency, clarity, and precision in documenting the advice provided.

- Audio recordings may be transcribed and summarised using secure AI applications.
- All information is handled in accordance with the Australian Privacy Principles, with data stored securely and encrypted to enterprise-grade standards.
- No client information is used for training AI models, and your data will not be sold, shared, or used outside the scope of your financial advice.

How the adviser is paid

Advice Evolution Pty Ltd will retain 2% of the gross revenue received for the recommended financial services and/or products. Advice Evolution Pty Ltd will pay Aviemore Financial Pty Ltd 98% of the gross revenue received.

Andrew Julius has equity in Aviemore Financial and may receive capital and profit related benefits.

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Other benefits your Adviser may receive

Non-monetary: Aviemore Financial keeps a full register of any benefits received by advisers between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer, however, some non-monetary benefits are permitted because they are covered by an exception e.g. they are valued at less than \$300, they meet certain training and education requirements, or the benefit is the provision of relevant IT software or support. These are not additional costs to you.

We keep a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

Associated businesses: Your adviser may have associations with other related businesses, such as an accountancy firm, real estate agents, mortgage brokers etc. Any arrangement in place will be subject to the FASEA Code of Ethics.