

ABOUT YOUR ADVISER

William Murray | AR No.292833

Verve FP Pty Ltd T/A Verve Financial Partners | CAR No.292834

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Authorisations

I am an authorised representative of Alliance Wealth 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
- Exchange Traded Products
- Investment Bonds
- Government Debentures
- Listed Securites (shares & other products)
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance

Remuneration

I am remunerated by:

- Salary plus profit share

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

Remuneration	Up To
SoA Preparation Fee	\$10,000
Implementation Fee	\$2,000
Hourly Rate	\$550

Remuneration	Initial	Per Annum
Adviser Service Fee (asset based)*	0%	0.8% to 1%
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.

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 business and I do not have any related parties, shareholdings or referral arrangements that may influence my advice.

