



## **SMSF ADVISERS NETWORK PTY LTD**

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# **FINANCIAL SERVICES GUIDE ADVISER PROFILE & FEE SCHEDULE**

**v.PAR1003 - 2.0**

**FSG Part 2 of 2**

### **Who Are We?**

Business Name: FAY & REDMAN FINANCIAL PLANNING PTY LTD  
Address: Unit 15 / 142 Siganto Drive  
Helensvale, QLD 4212  
Postal Address: PO Box 1784  
Oxenford, QLD 4210  
Phone Number: 0755617154  
Fax Number: Fay & Redman Pty Ltd  
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FAY & REDMAN FINANCIAL PLANNING PTY LTD ATF FAY & REDMAN FINPLAN UNIT TRUST (ABN 82 338 898 836) is a Corporate Authorised Representative No. (127 0498) of the SMSF Advisers Network Pty Ltd.

Fay & Redman provides a range of accounting, taxation, SMSF and financial advisory services specialising in small to medium business clients. We pride ourselves on providing relevant, timely advice when our clients need it. Our goal is to leverage our experience and knowledge to add value to our client's lives.

Please be aware that Fay & Redman Pty Ltd is a business that may be associated with the provision of our advice to you. As a result of this association, the below listed Authorised Representatives may benefit from the payment of fees to Fay & Redman Pty Ltd in addition to the fees charged for advice provided under SMSF Advisers Network Pty Ltd. Confirmation and details of the fees involved where this arrangement is applicable, is included in your Statement of Advice.

Details of Authorised Representatives of the SMSF Advisers Network Pty Ltd who can provide you with financial advice within our office are as follows:

**James Matthew Fay** B.Fin.Admin. Dip. Financial Planning

**Principal**

**Authorised Representative No:**001270499

**Email:**james@fayandredman.com.au

James has been involved in the financial services industry for over 30 years. After graduating from the University of New England with a Bachelor of Financial Administration, he qualified as a CPA and has held a Public Practice Certificate with CPA Australia for more than 15 years. He is also a registered Tax Agent. Having completed studies in superannuation and Self-Managed Superannuation to meet the ASIC criteria to provide personal advice, James looks forward to continuing to provide his clients with advice regarding their superannuation needs.

James Matthew Fay is remunerated by means of profit share of the funds generated through SAN

**Your Adviser, as detailed above can provide strategic advice in the following areas:**

- Basic Deposit Products; and
- Superannuation (including Self-Managed Superannuation Funds).

### **How we charge**

Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee, or as a combination of both. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

### **Hourly Rates**

A typical rate for fee for service arrangements is between \$250.00 and \$350.00 per hour plus GST.

### **Advice Preparation Fee**

This is a once off fee charged for the preparation of the advice provided. Professional Advice Fees depend upon the type of advice required and can typically range from \$1,000.00 to \$1,500.00 plus GST. The cost will be determined by the advice requirements. This fee is applicable even if you decide not to proceed with the advice provided

### **Implementation Fees**

To implement our advice, we may charge a fee. This fee is typically between \$300.00 to \$1,000.00 plus GST depending on the advice strategies and time involved.

### **Ongoing Advice Fees**

We offer an ongoing review service to ensure you are on track to achieving your goals and objectives as well as addressing any issues that may arise. The cost of this service will vary depending on your level of service required or selected. This fee can range between \$2,000.00 and \$3,000.00 plus GST per annum

Details of all fees will be clearly outlined in the Statement of Advice.

All fees are paid directly to SMSF Advisers Network who then pays the income to the Authorised Representative on a bi-monthly basis.

### **Referral Fees**

SMSF Advisers Network Pty Ltd and its Authorised Representatives may work closely with many professional people and organisations such as solicitors to assist in providing you with advice.

Where we receive referrals from these sources, there may be a referral fee paid or received. Referral fees are not a separate charge to you. Referral fees will be disclosed to you at the time of referral and/or will be detailed in your Statement of Advice

We currently do not have any referrals in place.