

Financial Services Guide

PART 2 OF 2



Financial Planning

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ADVISOR DETAIL

Paul Claridge is the person who is providing the financial services to you. His ASIC Authorised Representative Number is 276177. Paul is a salaried employee of MAC Financial Services Pty Ltd, (ABN 24 146 888 173; ASIC Authorised Representative Number 412702).

Paul Claridge is an Authorised Representative and MAC Financial Services Pty Ltd is a Corporate Authorised Representative of Elders Financial Planning Pty Ltd, Australian Financial Services License Number 224645.

Paul has been a financial planner since 2004 and has worked for two of Australia's major financial institutions as financial planner. Paul specialises in providing retirement planning advice and has the ability to provide this in a manner that is easy to understand.

As an Authorised Representative, Paul believes in helping his clients make the most their earning and savings potential during their working years. Paul approaches this by providing a personalised service and advice on managed investments, retirement planning, superannuation and estate planning needs.

SERVICES

Paul is authorised to provide advice on the following strategies and products

- ♦ Savings and wealth creation strategies
- ♦ Investment Planning
- ♦ Superannuation Planning (including SMSF)
- ♦ Retirement Planning
- ♦ Risk and insurance analysis
- ♦ Centrelink assistance
- ♦ Cash Management Trusts
- ♦ Retirement Income Streams
- ♦ Managed Investments
- ♦ Master Trust products
- ♦ Superannuation products
- ♦ Personal and group Insurance

REMUNERATION

MAC Financial Services Pty Ltd receives a portion of the fee for service paid by clients and/or the brokerage/commission paid by product issuers to Elders Financial Planning Pty Ltd. Paul Claridge is a salaried employee of MAC Financial Services Pty Ltd.

Fees that may be applicable for preparing your advice include:

- Statement of Advice Preparation: range from \$0 to \$2,500 depending on time and complexity of the advice document, calculated on an hourly rate of \$250. An estimated cost will be provided prior to the commencement of any work. Initial Commissions may be taken in payment of Statement of Advice fees. A Fee of up to \$450 may be charged where a Statement of Advice is prepared and not proceeded with.
- Ongoing Fees: these will vary depending on the ongoing service arrangement you negotiate.

Initial and Ongoing commission is also payable by some product providers, depending upon the investment or insurance premium amount.

All fees will be fully disclosed in a formal advice document.

NB: Costs exclude GST.

Paul Claridge
Authorised Representative

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