Financial Services Guide

PART 2 OF 2

Financial Planning

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ADVISOR DETAIL

Brendan O'Rourke is the person who is providing the financial services to you. His ASIC Authorised Representative Number is 330763. Brendan is a Director of Geelong Wealth Advisers Pty Ltd, as trustee for the GWA Unit Trust (ABN 16117195800; ASIC Authorised Representative Number 450473), which trades as Elders Financial Planning Geelong.

Brendan O'Rourke and Geelong Wealth Advisers Pty Ltd are Authorised Representatives of Elders Financial Planning Pty Ltd, Australian Financial Services License No: 224645.

Brendan has worked in the financial services industry since 1985 and has worked as an Adviser Since 1995. Brendan holds an Advanced Diploma in Financial Services. He has expanded his knowledge by completing additional specialist training in the areas of Self Managed Super Fund advice, Gearing and Direct Shares.

As an Authorised Representative, Brendan works in the best interests of his clients and believes in helping them build the complete program they need to maximise their earning potential during their working years, as well as helping them with their retirement planning, superannuation, risk insurance and estate planning needs. He achieves this by providing quality advice, personalised service and practical ideas to deliver superior solutions that his clients can easily understand.

SERVICES

Brendan 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
- Estate planning
- Gearing Strategies
- Cash Management Trusts
- Retirement Income Streams
- Managed Investments
- Master Trust products
- Superannuation products
- Personal and Group Insurance
- Direct Equities

REMUNERATION

Elders Financial Planning Geelong and Brendan O`Rourke receive a portion of the fee for service paid by clients.

Fees that may be applicable for preparing your advice include:

- Statement of Advice Preparation: $0 to $11,000 depending on time and complexity of the advice document, calculated on an hourly rate of $450. Initial Commissions may be taken in payment of Statement of Advice fees. An estimated cost will be provided prior to the commencement of any work.

- Ongoing Fees: these will vary depending on the ongoing service arrangement you negotiate. Ongoing service fees are up to a maximum of $15,000.

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

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

NB: Costs include GST.

Brendan O`Rourke
Authorised Representative

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