

# About Your Adviser



**Kelly Ashley**

Authorised Representative No. 283003

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**Compass Financial Solutions Pty Ltd**

Authorised Representative No. 278272

**Business Contact Details**

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## About Me

As your financial adviser, I am passionate about providing quality advice and solutions personalised to your needs.

I commenced my career as a financial adviser in 2005 and became an authorised representative of Professional Investment Services Pty Ltd on 19 December 2018.

I hold the following qualifications:

- Diploma of Financial Planning
- Self Managed Superannuation Funds Course
- Margin Lending and Geared Investments Course
- Accredited Aged Care Professional Program

I hold the following memberships:

- Practitioner Member of the Association of Financial Advisers
- Life Risk Specialist of the Financial Planning Association of Australia
- Fellow Chartered Financial Practitioner Member of the Association of Financial Advisers

I am authorised to provide the following financial services:

### Superannuation and Retirement Planning

Personal Superannuation  
Corporate Superannuation  
Industry and Public Sector Superannuation  
Pensions and Annuities  
Self-Managed Superannuation  
Centrelink / Veterans' Affairs Assistance  
Aged Care

### Wealth Creation and Investments

Cash and Term Deposits  
Investment Bonds  
Managed Investments  
Margin Lending  
Gearing

### Wealth Protection

Term Life Insurance  
Total and Permanent Disability (TPD) Insurance  
Trauma Insurance  
Income Protection Insurance  
Business Insurance  
Insurance Claims Assistance

### Other Financial Planning Services

Budgeting and Cashflow Management  
Debt Management  
Estate Planning Assistance

## My Remuneration

I am remunerated by:

- Salary

The following table summarises the types of fees or commissions that are applicable to the services that I provide. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All amounts are inclusive of Goods and Services Tax (GST).

Type of Remuneration	From	To
Implementation Fee	\$0	\$2,200
SoA Preparation Fee	\$0	\$14,850
Hourly Rate		\$350

Type of Remuneration	Initial	Per Annum
Adviser Service Fee	\$0 to \$7,700	\$990 to \$18,800
Adviser Service Fee*		0% to 2%
Insurance Commission*	0% to 66%^	0% to 31.13%

\* 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, associated entities or I do not have related parties, shareholdings or arrangements with referral parties that may be capable or reasonably seen to be capable of influencing my advice.