About Your Adviser

Andrew Mills

Authorised Representative No. 304904

Compass Financial Solutions Pty Ltd

Authorised Representative No. 278272

Business Contact Details

6 Otranto Avenue
Caloundra QLD 4551

Suite 14, 13 Norval Court
Maroochydore QLD 4558

PO Box 231
Caloundra QLD 4551

Phone 07 5492 0350
Email amills@compassfinancialsolutions.com.au
Web www.compassfinancialsolutions.com.au

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 2001 and became an authorised representative of Professional Investment Services Pty Ltd on 16 January 2015.

I hold the following qualifications:

- Diploma of Financial Planning
- Self Managed Superannuation Funds Course
- Tier 1 Margin Lending Personal Advice Course
- Accredited Aged Care Professional Program

I hold the following memberships:

- Certified Financial Planner of the Financial Planning Association of Australia

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 Exchange Traded Products Listed Securities (Shares and other products) 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 plus profit share

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	Ongoing (pa)
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.