# **ABOUT YOUR ADVISER**

## Max Bruins | AR No.309611

## **Galpins Financial Solutions Pty Ltd | CAR No.1277170**

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#### **Authorisations**

I am an authorised representative of Matrix Planning Solutions Ltd. I am authorised in the following financial services and products:

- Superannuation
- · Pensions & Annuities
- · Self Managed Superannuation Funds
- · Retirement Savings Accounts
- · Cash & Term Deposits
- Managed Investments
- · Exchange Traded Products
- · Investment Bonds
- Government Debentures
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Centrelink / Veterans' Affairs Assistance
- · Business Insurance
- Insurance Claims Assistance
- Budgeting and Cashflow Management
- Debt Management

#### Remuneration

I am remunerated by:

Salary

The following tables summarise the types of fees or commissions and indicative amounts that are applicable to the services that we provide. Before providing you with advice or services, I will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	<b>Up То</b>
SoA Preparation Fee	\$8,800
Hourly Rate	\$330

Remuneration	Initial	Per Annum
Adviser Service Fee	\$0 to \$6,600	\$0 to \$6,600
Insurance Commission*	0% to 66%^	0% to 35%

<sup>\*</sup> Based on a % of funds invested or insurance premiums

### **Benefits, Interests and Associations**

The business and I do not have any related parties, shareholdings or referral arrangements that may influence my advice.



<sup>^</sup> 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.