ABOUT YOUR ADVISER

Daniel Irving | AR No.305988

Collective Financial Advice Pty Ltd | CAR No.1286336

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Authorisations

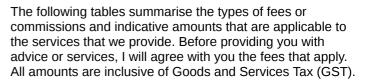
I am an authorised representative of Alliance Wealth Pty Ltd. I am authorised in the following financial services and products:

- Superannuation
- Pensions & Annuities
- Self Managed Superannuation Funds
- Retirement Savings Accounts
- Cash & Term Deposits
- Managed Investments
- Exchange Traded Products
- Investment Bonds
- Government Debentures
- · Listed Securities (shares & other products)
- Derivatives
- Margin Lending
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Gearing
- Aged Care
- Centrelink / Veterans' Affairs Assistance
- Business Insurance
- Insurance Claims Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

Salary



Remuneration	Uр То
SoA Preparation Fee	\$8,800
Implementation Fee	\$4,400
Hourly Rate	\$550

Remuneration	Initial	Per Annum
Adviser Service Fee		\$2,200 to \$13,200
Insurance Commission*	0% to 66%^	0% to 33%

* 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.

Benefits, Interests and Associations

The Business, associated entities or I have arrangements with the following parties.

Shareholdings

Collective Financial Partners

Where arrangements include payments or benefits these will be disclosed to you in writing at the time of providing advice.



Alliance Wealth Pty Ltd (ABN 93 161 647 007 | AFSL 449221) authorises your adviser to distribute this document. It forms part of and should be read with the Financial Services Guide (FSG).

