



● FINANCIAL SERVICES GUIDE

PREPARED ON 15 DECEMBER 2023

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1, dated 15 December 2023.

These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

MY DETAILS

Name	Alex Braun
Business Name	Halstead Financial Services Pty Ltd
Address	963A Glen Huntly Road, Caulfield South Vic 3162
Postal Address	P.O. Box 2252 Caulfield Junction Vic 3161
Telephone	03 9509 1400
Mobile	0407 037 038
Email	alex@halsteadfs.com.au
Website	https://halsteadfs.com.au/

Halstead Financial Services Pty Ltd (Rep No. 268214) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Halstead Financial Services Pty Ltd are listed above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf and am authorised by Affinia to distribute this FSG.

Authorised Representative Number: 262363

Qualifications & Designations

- Diploma of Financial Services (Distribution)

Specialist Training Courses

- Insurance – I have completed insurance training with Australian Lifewriters Association
- Investments – I have completed investment training with Australian Investment Planners Association

How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under “My financial services” by telephone, fax or email. Please refer to my contact details above.

Professional Memberships

- Financial Advice Association Australia

Experience

I have been working in the financial services industry since 1983 and providing financial advice services to clients since that time.

MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments, including Investor Directed Portfolio Service (IDPS)
- Retirement Savings Accounts
- Superannuation

FEES AND COMMISSIONS PAID TO AFFINIA

COMMISSIONS

Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as a percentage of the premium paid by you. The commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 66% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions may be paid regularly by the product provider for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% and 22% (GST inclusive) of the renewal premium. For level commission arrangements this will be up to 30% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$330. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$110 (assuming upfront commission arrangements and there is no change to the premium you pay in subsequent years).

FEES

Fees may be charged for the services I provide which will be agreed upon and confirmed to you prior to any service provided. Fees may relate to providing a specific piece of advice and/or for further advice services provided. Current fees and charges (GST inclusive) are:

Strategy Preparation Fees

Fees for the preparation of your advice may be a set fee between \$0 to \$7,700.

Statement of Advice & Implementation Fees

Fees for the implementation of your advice may be a set between \$0 and \$6,600.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice.

Ad hoc Services and Annual Service Fees

We may charge a fee for additional ad hoc services being:

- A fee that is calculated at up to \$440 per hour

If you have an annual service arrangement, service fees may be:

- a fixed fee of between \$0 and \$11,000 payable in one lump sum or in instalments. These fees are based on the level of services required and are reviewed annually.

The above fees may be deducted from your investment account or invoiced to you directly.

Fees related to annual service arrangements will be outlined and agreed to in your Client Service Agreement.

How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you, Halstead Financial Services Pty Ltd is paid 100% of the commission and fees paid to Affinia.

I am a director, shareholder and employee of Halstead Financial Services Pty Ltd which pays me a salary and may pay me dividends from the commissions and fees received. Any bonus I may receive will be conditional upon satisfaction of a range of performance criteria.

Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.



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MY DETAILS

Name	David Braun
Business Name	Halstead Financial Services Pty Ltd
Address	963A Glen Huntly Road, Caulfield South Vic 3162
Postal Address	P.O. Box 2252 Caulfield Junction Vic 3161
Telephone	03 9509 1400
Mobile	0412 136 986
Email	david@halsteadfs.com.au
Website	https://halsteadfs.com.au/

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Authorised Representative Number: 461901

Specialist Training Courses

- Statement of Attainment - Life Insurance (Personal), Mentor Education
- • Statement of Attainment - Superannuation (Personal), Mentor Education
- • Statement of Attainment - Managed Investments & Securities (Personal), Mentor Education

How to provide me your instructions

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Professional Memberships

- Financial Advice Association Australia

Experience

I have been working in the financial services industry since 2012 and providing financial advice services to clients since 2014.

MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments, including Investor Directed Portfolio Service (IDPS)
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Fees for the preparation of your advice may be a set fee between \$0 to \$7,700.

Statement of Advice & Implementation Fees

Fees for the implementation of your advice may be a set between \$0 and \$6,600.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice.

Ad hoc Services and Annual Service Fees

We may charge a fee for additional ad hoc services being:

- A fee that is calculated at up to \$440 per hour

If you have an annual service arrangement, service fees may be:

- a fixed fee of between \$0 and \$11,000 payable in one lump sum or in instalments. These fees are based on the level of services required and are reviewed annually.

The above fees may be deducted from your investment account or invoiced to you directly.

Fees related to annual service arrangements will be outlined and agreed to in your Client Service Agreement.

How my associates and I are remunerated

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Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.



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MY DETAILS

Name	Sandra Miller
Business Name	Halstead Financial Services Pty Ltd
Address	963A Glen Huntly Road, Caulfield South Vic 3162
Postal Address	P.O. Box 2252 Caulfield Junction Vic 3161
Telephone	03 9509 1400
Mobile	0408 515 659
Email	sandra@halsteadfs.com.au
Website	https://halsteadfs.com.au/

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Authorised Representative Number: 304934

Qualifications & Designations

- Diploma of Financial Services (Financial Planning)
- Chartered Accountant
- Bachelor of Commerce (Accounting)

How to provide me your instructions

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Professional Memberships

- Financial Advice Association Australia
- Chartered Accountants Australia and New Zealand

Experience

I have been working in the financial services industry since 1997 and providing financial advice services to clients since 2006.

MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
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- Investment Advice
- Superannuation Advice
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