# ADVISER PROFILE

## YOUR ADVISER

Robert Torresan
Authorised Representative
Representative No. 274415

Profile:

Robert Torresan has been authorised to provide financial product advice in all of the below mentioned categories on behalf of Aon Financial Planning & Protection Limited.

Robert Torresan has 9 Years experience as a Financial Planner. Prior to Financial Planning, Robert had 10 years experience in the field of adult education as a teacher in the TAFE education system.

Qualifications:

Robert is a Justice of the Peace, holds a Diploma of Teaching (Dip T) and is nearing completion of his Diploma of Financial Planning.

**Professional Memberships:**

Robert Torresan is an Affiliate Member of the Financial Planning Association and abides by their code of ethics.

**Contact Details:**
Suite 1, Level 1, 30 Banna Ave Phone: 1300 552 300
GRIFFITH NSW 2680 Fax: (02) 69646932

## AUTHORISATIONS

Robert Torresan is authorised to provide financial product advice and deal in the following:

(i) deposit and payment products limited to:
- basic deposit products;
- deposit products other than basic deposit products:

(ii) life products including:
  (a) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
  (b) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;

(iv) interest in managed investment schemes including investor directed portfolio services;
(v) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
(vi) superannuation

# FEES & CHARGES

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| **Initial Consultation:** | Free of charge |
| **Advice Preparation:** | Completion of needs analysis: Free<br>Advice preparation:<br>$330 - $2,200<br>The actual fee for the preparation of advice will vary depending on the complexity of your situation and the advice required.<br>Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you. |
| **Implementation:** | Up to 5% for up to $100,000<br>Up to 3% from $100,001 to $250,000<br>Up to 1.5% for any amount over $250,001<br>This fee may be paid by cheque or collected from any investment product commission. The actual fee will be stated in the Statement of Advice and agreed with you prior to the placement of your investments. |
| **Review Service:** | A minimum ongoing service fee will be calculated as a percentage of your total portfolio to a maximum of 1% |
| **Consulting Fees:** | $198 per hour<br>For any other service you require that is not specified above, we will charge you at the above hourly rate. |
| **Commissions:** | Refer to the Financial Services Guide for a detailed explanation of commissions that may be paid to me by product issuer(s). |

***Note: All fees and charges quoted are inclusive of GST.***