ASVW | FINANCIAL SERVICES

ABOUT YOUR ADVISER

Nicholas (Nick) Bregolin

AUTHORISED REPRESENTATIVE NUMBER 1008043

Version 2.6 | 25/11/2021

CBD CORPORATE FINANCIAL SERVICES PTY LTD t/as CBD ADVISORY

Corporate Authorised Representative Number 235479

BUSINESS CONTACT DETAILS

Suite 1501A, Level 15 Westfield Tower 2, 101 Grafton Street, Bondi Junction, New South Wales 2022

Phone: (02) 9369 5333
Mobile: 0401 014 168

Email: nick@cbdadvisory.com.au

Web: www.cbdadvisory.com.au

ASVW Financial Services Pty Ltd (ABN 27 007 261 083 | AFSL 446176) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the ASVW Financial Services Pty Ltd Financial Services Guide (FSG).

ABOUT ME

Nick has been in the financial services industry since 2008 and has worked for both small boutique and institutional businesses across financial planning, corporate advisory and client services.

Nick has extensive experience in providing clients with the tools, knowledge and guidance to manage, build and protect their wealth. He is dedicated to ensuring that clients have a good understanding of their wealth portfolio and the strategies to achieve their financial and lifestyle objectives.

Whether you are interested in budgeting and savings, super and investing, personal or business insurance, or you are planning for life after work, Nick can help set you up for success.

Nick holds the following qualifications:

- Advanced Diploma of Financial Planning
- Diploma of Commerce
- Self-Managed Super Funds Accreditation
- Accredited Listed Product Adviser Program

Nick is authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance

Wealth Creation and Investments

Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)
Gearing

Wealth Protection

Personal Insurance
Business Insurance
Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

Nick is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO) are not provided under ASVW Financial Services AFSL and are not covered by this FSG.

My remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice will depend upon the nature and complexity of the advice and or service provided. Nick will discuss and agree the fee structure with you before he provides you with services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between ASVW Financial Services and CBD Advisory is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to CBD Advisory.

Therefore, ASVW Financial Services will retain 0% and CBD Advisory will receive 100%. Of the revenue received by the practice, Nick is paid a salary, as well as covering his operational expenses.

Service and advice fees paid by you

Your initial appointment is complimentary. At this meeting, Nick will explain how CBD Advisory operates, what you can expect and the payment options. All fees and commissions payable by you will be explained to you at the time advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice. All amounts noted below are inclusive of GST.

Fee for Service – Once-off

The product provider deducts a once-off fee for the services provided to you in relation to your account. The fee will depend on the relevant program that is suitable to your life stage and needs as well as the complexity of the advice. A flat dollar amount will be charged ranging from $1,650 to $4,400.

Fee for Service – Implementation - Initial

An initial fee for service represents the cost of implementing the advice contained in the SoA. This fee may be charged as a percentage of up to 1.1 per cent of assets under advice. For example, if you have a portfolio of $100,000 our implementation fee would be $1,100.

Adviser Service Fee

The Adviser service fee represents the cost of providing our annual professional services to you. A summary of the services which you receive for this fee is contained in the Client Service Agreement. This fee may be up to 1.1 per cent per annum of assets under advice depending on the complexity of the advice and the agreed level of service being provided. The minimum fee is $1,650. You only pay an Adviser service fee if you agree to a Client Service Agreement and then, only until it expires.

Commissions for Life Risk Products – issued from 1st January 2020

Initial commission payable under an upfront structure is capped at 66% from 1st January 2020. Ongoing commission under and upfront structure is 22% of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37%.

Overseas disclosures

In order to facilitate the provision of financial services, para-planning and other administrative services for you, Nick utilises service providers located in Sri Lanka and the Philippines. Accordingly, your personal information will likely be accessed from these overseas locations. Any overseas disclosure of your personal information to enable these services to be provided does not affect our commitment to safeguarding your privacy, and we will take reasonable steps to ensure that any overseas recipient complies with Australian privacy law.

Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We do not receive a payment for these referrals. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

Benefits, interests and associations

Nick does not receive any other benefits or have relationships that may influence the recommendation.

CONTACT US

CBD Corporate Financial Centre Pty Ltd
t/as CBD Advisory
ABN 94 059 447 335
Suite 1501A, Level 15 Westfield Tower 2,
101 Grafton Street, Bondi Junction, NSW 2022

(02) 9369 5333
nick@cbdadvisory.com.au
www.cbdadvisory.com.au