



# Financial Services Guide (FSG)

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A guide to the services we provide and how we will work with you to achieve your goals

## **Prospera Financial Pty Ltd**

ABN 12 006 593 219

Level 1, 36 Mills Street  
Albert Park, Vic. 3206

Phone 03 8807 8000  
Web [www.prospafinancial.com.au](http://www.prospafinancial.com.au)

Authorised representative of



Advice Evolution Pty Ltd Limited

ABN 66 137 858 023

Australian Financial Services Licensee 342880

Suite 302, 20 Bungan Street,

Mona Vale NSW 2103

## Business profile

**Financial Services Guide:** FSG Version 4.9

**Issue date** 21 November 2024

**Important** Before we provide you with financial advice, you should read this Financial Services Guide (FSG) It contains the following important information to help you decide whether to use our services:

- Who we are.
- Advice we provide.
- How we are paid.
- Who to contact if you have a complaint.

### Lack of Independence Disclosure

Advice Evolution is owned by advisers and has an open approved products list, however, as we continue to be paid commissions for life insurance products and receive fees based on the asset value of some investments, we must disclose this lack of independence.

### About our practice

Prospera Financial Pty Ltd, corporate authorised representative (CAR) number 252585, trading as Prospera Financial Pty Ltd, is authorised to provide financial services on behalf of Advice Evolution Pty Ltd.

We are a leading financial services provider.

Prospera Financial Pty Ltd offers comprehensive financial planning advice to assist clients to develop a structured financial plan that helps them achieve their lifetime goals. We will provide you with strategies that allow you to take control of your own financial future and build relationships with you and your family to secure each generation's financial well-being.

#### Contact Details

Practice name: Prospera Financial

Physical address: Level 1, 36 Mills Street, Albert Park, Vic. 3206

Mailing address: PO Box 7400 Melbourne Vic 3004

Phone: (03) 8807-8000

Email: [peter@prospafinancial.com.au](mailto:peter@prospafinancial.com.au)

Web: [www.prospafinancial.com.au](http://www.prospafinancial.com.au)

### About our team

Attached to this document is a profile for your adviser. The adviser profile provides information about their contact details, qualifications, experience, and any memberships they may hold.

### Why you should choose us

We aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

We undertake continuous professional development, to keep us up to date with all applicable legislative, strategy and product changes.

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available.

We will help you determine your goals and weigh up different investment strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas for achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

## Approved Products

Advice Evolution Pty Ltd maintains a broad approved list, containing investment and insurance products that have been researched by at least 2 research houses.

## Documents you may receive

Our advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The financial plan contains a summary of your goals, our strategies and financial product recommendations to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided.

We will keep a record of any further advice we provide. You may request a copy by contacting our office.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you invest in or purchase a financial product. The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider to professionally manage your investment or insurance.

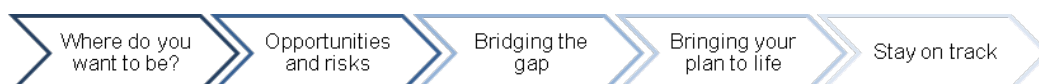
You may also receive an ongoing or Annual agreement which will outline how we monitor your strategy and portfolio and make sure they are the best available to achieve your goals.

You should read any warnings contained in your financial plan, the PDS or IDPS guides carefully before making any decision relating to a financial strategy or product.

You can contact us with any questions relating to your financial products.

## Our financial planning process

Everyone has different circumstances, needs and goals. We treat everyone as an individual, but follow a defined financial planning process, to make sure you know what to expect from us.



### Identifying where you want to be

We help you identify your financial and lifestyle goals and explain the services we offer to help you achieve them. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

We will help you to identify the issues that need to be addressed to meet your goals. You can then decide whether you want our advice to meet a single need or a broad range of issues.

### Considering opportunities and risks

Good personal advice starts with having an understanding of your current situation. We take a close look at your current financial situation – assets, debts, income, expenses and insurance, and explore the options to reach your goals.

### Bridging the gap

Based on the research, we will recommend a strategy to bridge the gap between where you are now and where you want to be.

### Bringing your plan to life

We work closely with you to implement your financial plan. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so that your strategy is implemented efficiently.

### Staying on track with regular annual or ongoing advice

Time goes on and circumstances and need change. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing or annual advice.

We will design an annual or ongoing service program so your plan remains up to date.

## Transaction services

If you would like us to help you complete a particular transaction without our advice, we can take your instructions and arrange for the transaction to be completed without providing any.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

## Fees

The fees charged for our advice are designed to be fair and clear our advice fees may include charges for the following advice services:

**Consultation Fee** - You may be charged up to \$330 for a consultation.

**Advice Fee**- The advice fee covers the cost of researching and preparing your financial plan. The price can be a flat fee with an additional performance or risk margin depending on the size and complexity of the advice.

**Advice implementation** – The advice implementation fee covers the administrative time spent implementing the recommended strategies and products. This cost will be calculated on the estimated time to complete the task.

**Admin Fee** – This will be charged for any other admin services provided.

**Hourly Rate** – The hourly rate charged for the Adviser time is \$330 per hour and the Admin Staff are charged at \$110 per hour.

The advice implementation fee will be disclosed in your Advice Agreement or your SOA.

**Annual or Ongoing advice** – This is the fee for the Annual or ongoing advice, it will cover the cost to keep your strategy and investments current and up to date as well as any services provided by the practice. This will be a separate document provided at the time of the advice.

### ***Life insurance payments***

**Initial commission** – One off commission that is paid at the inception of insurance policy. This can range from 11% to 66% of initial premium paid. (Paid by the product issuer)

**Ongoing commission** – This is a part of the product provider's ongoing charges and is paid every year that the insurance policy is retained. (Paid by the product issuer)

Advice Evolution Pty Ltd will receive commission directly from the product provider and is based on a percentage of the insurance premium paid. Commissions are deducted from the premium by the product provider so are not paid directly by you.

Your advice fees will be calculated at the time we provide you with personal advice. Your SOA will outline the advice fees and any commission inclusive of GST.

### **Payment Method & Frequency**

We offer you the following payment terms:

- BPAY, direct debit (credit card or savings), cheque
- Deduction from your investment
- Ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments.
- Annual or ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in our annual or ongoing advice agreement.

Please refer to the adviser profile for detailed information on the type of fees charged.



Advice Evolution Pty Ltd ABN 66 137 858 023

Australian Financial Services Licence 342880

Suite 302, 20 Bungan Street, MONA VALE NSW 2103

[www.adviceevolution.com.au](http://www.adviceevolution.com.au)

Advice Evolution Pty Ltd has approved the distribution of this FSG.

## Privacy and Disclosure

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy, please refer below.

Another financial adviser may be appointed to you if your financial adviser leaves Advice Evolution or if your financial adviser is unable to attend to your needs due to an extended absence from the business. In these circumstances, Advice Evolution will write to you advising of the change. Your personal information will be passed on to the new financial adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with annual or ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new adviser.

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your financial adviser and Advice Evolution may have access to this information when providing financial advice or services to you.
- Your financial adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Advice Evolution to review customers' needs and circumstances from time to time.

Your information is only disclosed to other parties as necessary for us to provide our services to you. Other parties may include fund managers, life companies, other Licensees and related parties who provide services to us. In certain situations, some of the parties that we share information with may be in, or have operations in, other countries. This means that your information might end up stored or accessed in overseas countries.

When we send your personal information to overseas recipients, we make sure appropriate data handling and security arrangements are in place. In all such cases, we commit to making reasonable

enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation and to comply with the key components of Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent. In addition, we will disclose your information where we are required to by law.

- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Advice Evolution Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your financial adviser and Advice Evolution will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it as set out in the Advice Evolution Privacy Policy. The Advice Evolution Privacy Policy also contains information about how to make a complaint about a breach of the *Australian Privacy Principles*. For a copy of Advice Evolution's Privacy Policy visit [www.adviceevolution.com.au](http://www.adviceevolution.com.au) or you can contact us.

### Professional indemnity insurance

Professional indemnity insurance is maintained by Advice Evolution Pty Ltd to cover advice, actions and recommendations which have been authorised by Advice Evolution Pty Ltd and provided by your adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

### What should you do if you have a complaint?



If you have any complaints about the services provided to you, you should take the following steps:

- Contact your financial adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Advice Evolution Pty Ltd on 042 622 8737 or email us at [admin@adviceevolution.com.au](mailto:admin@adviceevolution.com.au):

Advice Evolution Pty Ltd will acknowledge your complaint and will try to resolve your complaint as quickly and fairly as possible.

We will conduct a thorough investigation of your situation and the issues that you raise, and we will provide you with a formal written response within a 30-day period.

If your complaint has not been resolved satisfactorily, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

## Adviser profile

**Adviser profile version:** Version 4.9 (Peter Prvulj)

This profile is part of the Financial Services Guide and is only complete when the business profile is attached.

**Date issued** 21 November 2024

**About Peter Prvulj** Your financial adviser, Peter Prvulj (ASIC number 250849), is an authorised representative of Advice Evolution Pty Ltd.

### Contact details

Telephone: (03) 8807 8000

Mobile: 0419 315 515

Email: peter@prospafinancial.com.au

### Education and Qualifications

Deakin University - Diploma of Financial Planning.

Certified Financial Planner®



### Experience

Peter has extensive financial services experience, working in the industry since 1985. He is well regarded in the areas of superannuation, investment, and risk management.

### Memberships

Peter is a member of the Financial Planning Association of Australia (FPA) and plays an active role in the industry. Also a member of the Tax Practitioners Board (TASA).

Peter can provide you with advice on the following:

**Advice your adviser can provide**

#### Strategies

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Centrelink planning
- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Gearing strategies

#### Products

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail & wholesale managed investment schemes
- Socially responsible investments
- Direct shares
- Master trust products
- Superannuation products
- Personal and group insurance
- Business succession insurance
- Margin lending facilities
- Self-managed super funds

**How the adviser is paid** Advice Evolution Pty Ltd will retain 2% of the gross revenue received for the recommended financial services and/or products. Advice Evolution Pty Ltd will pay Prospa Financial Pty Ltd 98% of the gross revenue received.

**Other benefits your Adviser may receive**

**Non-monetary:** Prospa Financial Pty Ltd keeps a full register of any benefits received by advisers between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer, however, some non-monetary benefits are permitted because they are covered by an exception e.g. they are valued at less than \$300, they meet certain training and education requirements, or the benefit is the provision of relevant IT software or support. These are not additional costs to you.

We keep a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

**Associated businesses:** Your adviser may have associations with other related businesses, such as an accountancy firm, real estate agents, mortgage brokers etc. Any arrangement in place will be subject to the FASEA Code of Ethics.

**Relationships and Associations**

Peter has relationships and associations with the following –

- Lydian Financial Services Pty Ltd
- Proloan Pty Ltd
- Maynard & Barrett Insurance services
- Octagon Financial Consulting
- Superior Mortgage Solutions

**Appendix: Privacy Collection Statement**

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser may have access to this information when providing financial advice or services to you.
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised to review customers' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out.)
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it.

## Adviser profile

**Adviser profile version:** Version 4.9 (Monik Palany)

This profile is part of the Financial Services Guide and is only complete when the business profile is attached.

**Date issued** 21 November 2024

**About Monik Palany** Your Provisional financial adviser, Monik Palany (ASIC number 1312545), is an authorised representative of Advice Evolution Pty Ltd

### Contact details

Telephone: (03) 8807 8000

Mobile: 0404 747 778

Email: [monik@prospafinancial.com.au](mailto:monik@prospafinancial.com.au)

### Education and Qualifications

Bachelor of Business (Major in Financial planning & data analysis)

Diploma of Financial Planning

### Experience

Monik has over a decade of experience in the financial services industry, with extensive expertise in personal insurance, superannuation, investments, and retirement planning. Having worked at TAL, Australia's largest insurance company, Monik developed a deep understanding of personal insurance before transitioning to Prospa Financial.

### Memberships

Monik is a member of the Financial Planning Association of Australia (FPA) and plays an active role in the industry. Also, a member of the Tax Practitioners Board (TASA).

Monik can provide you with advice on the following:

### Advice your adviser can provide

#### Strategies

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate Planning considerations
- Centrelink planning
- Risk and insurance analysis
- Salary packaging advice

#### Products

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail & wholesale managed Investment Schemes
- Socially responsible investments
- Direct Shares
- Master Trust products
- Superannuation products
- Personal and group insurance

**How the adviser is paid** Advice Evolution Pty Ltd will retain 2% of the gross revenue received for the recommended financial services and/or products. Advice Evolution Pty Ltd will pay Prosopa Financial Pty Ltd 98% of the gross revenue received.

**Other benefits your Adviser may receive** **Non-monetary:** Prosopa Financial Pty Ltd keeps a full register of any benefits received by advisers between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer, however, some non-monetary benefits are permitted because they are covered by an exception e.g. they are valued at less than \$300, they meet certain training and education requirements, or the benefit is the provision of relevant IT software or support. These are not additional costs to you.

We keep a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

**Associated businesses:** Your adviser may have associations with other related businesses, such as an accountancy firm, real estate agents, mortgage brokers etc. Any arrangement in place will be subject to the FASEA Code of Ethics.

## Relationships and associations

Monik has relationships and associations with the following –

- Lydian Financial Services Pty Ltd
- Proloan Pty Ltd
- Maynard & Barrett Insurance services
- Octagon Financial Consulting
- Superior Mortgage Solutions

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We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised to review customers' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out.)
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

**Your adviser will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it.**

## Adviser profile

**Adviser profile version:** Version 4.9 (Neil Mistry)

This profile is part of the Financial Services Guide and is only complete when the business profile is attached.

**Date issued** 21 November 2024

**About Neil Mistry** Your Provisional financial adviser, Neil Mistry (ASIC number 1306645), is an authorised representative of Advice Evolution Pty Ltd.

### Contact details

Telephone: (03) 8807 8000

Mobile: 0430 956 373

Email: neil@prospafinancial.com.au

### Education and Qualifications

Bachelor of Commerce (major in Accounting)

Graduate Diploma of Financial Planning

### Experience

Neil has extensive financial services experience, working in the industry since 2017. He is well regarded in the areas of superannuation, investment, and risk management.

### Memberships

Neil is a member of the Financial Planning Association of Australia (FPA) and plays an active role in the industry. Also, a member of the Tax Practitioners Board (TASA).

Neil can provide you with advice on the following:

### Advice your adviser can provide

#### Strategies

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Centrelink planning
- Risk and insurance analysis
- Salary packaging advice

#### Products

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail & wholesale managed investment schemes
- Socially responsible investments
- Direct shares
- Master trust products
- Superannuation products
- Personal and group insurance

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We keep a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

**Associated businesses:** Your adviser may have associations with other related businesses, such as an accountancy firm, real estate agents, mortgage brokers etc. Any arrangement in place will be subject to the FASEA Code of Ethics.

## Relationships and associations

Neil has relationships and associations with the following –

- Lydian Financial Services Pty Ltd
- Proloan Pty Ltd
- Maynard & Barrett Insurance services
- Octagon Financial Consulting
- Superior Mortgage Solutions

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We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised to review customers' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out.)
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

**Your adviser will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it.**

## Your acknowledgement

Before you proceed with the preparation of Your Financial Plan, the Statement of our Advice, please take a moment to read the following information:

### Protecting your privacy

- The information you provide me will be kept on file at our business. You are entitled to request reasonable access to any information we hold on file about you.
- Your information is only disclosed to other parties as necessary for us to provide our services to you. This may include fund managers, life companies, other Licensees and related entities. In addition, we will disclose your information where we are required to by law.
- We will not pass your information to other parties for any purposes other than those for which you have been informed.
- Our communication methods include phone calls, email (may be unsecured) and regular mail.

### Duty of care

- The information you provided to us has been recorded in a Financial Needs Analysis document and will be used to prepare Your Financial Plan. Any discussions held during your fact-finding meeting do not constitute personal advice and should not be implemented before you receive the financial plan we will prepare for you.
- It is important you provide me with detailed and accurate information so I can provide you with appropriate recommendations. Advice Evolution Pty Ltd will not accept liability for recommendations based on inaccurate or incomplete information you supply.
- The following sections of this fact find have been completed:
  - 'your investment goals'
  - 'determining your investment strategy'.
  - 'your insurance goals'

### I/We authorise Prospa Financial to:

- Retain and store my/our account numbers and/or Centrelink number for the purpose of providing me with annual or ongoing financial planning advice,
- Retain, store and quote my tax file number information to the Australian Tax Office when necessary and to investment bodies when making investments on my behalf.

### Financial Services Guide

Version number 4.9 21 November 2024
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- I have received or have been provided with access to a Financial Services Guide

### Personal information

- The information I have provided in this fact find is a true and accurate record of my current personal and financial position. I am/we are not aware of any other information that my financial adviser would need to be aware of before providing me/us with financial advice.
- I/we give permission for the information supplied in this Fact Find to be used for the preparation of my/our financial plan.
- Depending on the product or service concerned, your personal information may be disclosed to service providers and specialist advisers who have been contracted to provide Advice Evolution Pty Ltd with administrative, financial, insurance, research or other services.