

ABOUT YOUR ADVISER

Darren Morris | AR No.398508

Opal Advice Pty Ltd | CAR No.1304390

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Authorisations

I am an authorised representative of Professional Investment Services 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
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Centrelink / Veterans' Affairs Assistance
- Business Insurance
- Insurance Claims Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary plus profit share

The following tables summarise the types of fees or commissions and indicative amounts that are applicable to the services that we provide. Before providing you with advice or services, I will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up To
SoA Preparation Fee	\$8,500
Implementation Fee	\$8,500
Hourly Rate	\$280

Remuneration	Initial	Per Annum
Adviser Service Fee	\$1,650 to \$8,500	\$0 to \$25,000
Adviser Service Fee (asset based)*	0% to 1.1%	0% to 1.1%
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.

For example, a 1% Adviser Service Fee based on a \$200,000 investment would equal a \$2,000 fee payable.

Benefits, Interests and Associations

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

Related Parties	Horizon Accounting Group
Shareholdings	Opal Advice

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



AUTHORISED REPRESENTATIVE CERTIFICATE

I, being a duly authorised officer of Professional Investment Services Pty Ltd, ABN 11 074 608 558 ("the Licensee"), the holder of Australian Financial Services Licence number 234951 under the Corporations Act 2001 (Cth), state that:

Darren Morris

Authorised Representative Number: 398508

is an Authorised Representative of the Licensee pursuant to section 916A of the Corporations Act 2001 (Cth) and authorised to provide financial advice in the following areas:

- Life Products (Investment & Risk)
- Managed Investment Schemes
- Retirement Savings Account Products
- Superannuation (including Self-Managed Super Funds)



Paul Cullen

Group Executive Advice
Centrepoint Alliance Limited

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CENTREPOINT
ALLIANCE