

## Bruce Brammall Financial Pty Ltd

This document is issued by Wealthsure Financial Services Pty Ltd ABN 59 130 288 578 AFSL 326450 (Wealthsure). It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

Bruce Brammall Financial Pty Ltd is a Corporate Authorised Representative of Wealthsure and has been given permission to provide you with this FSG Part Two.

Financial Services are provided to you by:

Corporate Authorised Representative Name	Bruce Brammall Financial Pty Ltd
Australian Company Number	135 598 551
Corporate Authorised Representative ASIC Number	337708
Authorised Representative Name	Bruce Brammall
Authorised Representative ASIC Number	309160
Business Address	Ground Floor, 2 Stawell St RICHMOND VIC 3121
Postal Address	Ground Floor, 2 Stawell St RICHMOND VIC 3121
Telephone	03 9020 2905
Email	bruce@brucebrammalfinancial.com.au

## Bruce Brammall

Bruce is a Authorised Representative of Bruce Brammall Financial Pty Ltd and is authorised to advise and deal in the following products:

- Government Debentures, Stocks and Bonds
- Life Insurance (Risk and Investment Products)
- Retirement Savings Accounts and Superannuation
- Deposit Products
- Managed Investment Schemes
- Securities
- Self Managed Superannuation Funds
- Derivatives

Bruce is not authorised to advise and deal in relation to the following products:

- Margin Lending
- Managed Discretionary Accounts

## Remuneration

Wealthsure receives all remuneration paid upon the provision of services by Bruce and under contract pays Bruce Brammall Financial Pty Ltd 100% of the amounts received. Bruce Brammall Financial Pty Ltd funds the costs associated with operating their business, and then pays Bruce the residual as a salary and distributions.

This is a guide as to how fees and commissions may be charged. Bruce will provide you with a Statement of Advice which will outline his fees and commissions. All fees and commissions will be discussed and agreed with you prior to commencing any work.

Full details will be outlined to you in writing with the scope of work to be completed; this will be provided to you prior to commencing any work.

### Fee for Service

- Fee for service - We charge a fee for the production of a Statement of Advice, which includes all of the research, planning, recommendations and product of the SOA. The dollar amount is subject to the complexity of the advice being provided. Most plans will have an SoA fee of between \$550 and \$3300. But more complex plans will be more expensive, but the cost will be outlined to you before work on the Statement of Advice begins.
- Implementation fees - For more complex implementation procedures, we may charge an implementation fee. This will usually not exceed \$2200, but will be discussed during an initial meeting and detailed in your Statement of Advice.
- Transaction fees - There may be some transaction fees for implementing your investment and superannuation advice. These will be detailed in your Statement of Advice, if applicable.
- Ongoing service fees. We do charge an ongoing service fee for clients with whom we will have an ongoing relationship. These range from 0% to 1.1%

Depending on your requirements and circumstances the above range of fees may not be applicable, we will work with you to come to a separate arrangement where we will disclose any relevant fees prior to commencing any work.

You will be invoiced directly for these fees and may elect to pay Wealthsure directly or have these fees deducted from your investments.

### Commission

Product providers may pay a commission directly to Wealthsure for some financial products.

Commission payments may be either initial or ongoing. Initial commissions are generally a once off payment made when new business is placed or additional contributions are made to a financial product. Ongoing commissions are paid whilst you hold the product.

Where possible we may agree to refuse to receive these commissions, rebate these commissions to your account, or use the commissions to offset some or all of your agreed fee for service

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## Commission on Life Insurance Products

Initial commission may be up to 130% of the initial annual premium.  
Ongoing commission may be up to 50% of the ongoing annual premium.

Should you cancel an insurance contract within the first year the Adviser reserves the right to invoice you an amount equal to the costs incurred as a result of the provision of financial services to you.

## Commission on Investment Products from 1 July 2013

There is no commission payable on new investment products.  
Ongoing commission for existing investment products at 30 June 2013 may be up to 5% of the account balance.

All commissions are exclusive of GST.

## **Referral arrangements**

Bruce may have referral arrangements with selected referral partners.

Should you engage the services of any of his referral partners Bruce may obtain a benefit in the form of a fee, a commission or a combination of both.

If a referral arrangement applies to you, Bruce will provide you with further details on the benefits received.