# Adviser Profile

# Andrew (Andy) Carl Hills

Authorised Representative No. 273570

# All Financial Services (NSW) Pty Ltd

Corporate Authorised Representative No. 280477

**Andy Hills**

## Your adviser

### Contact details

| | |
|---|---|
| Office address | Level 2, 210 George Street, Sydney NSW 2000 |
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### Profile

All Financial Services NSW Pty Limited (AFS) services have been developed and refined to impact the changing needs of the marketplace. Our services are applied with a touch of common sense and practicality, with the focus being on meeting client needs, with a diverse range of services all under the one roof.

AFS has developed a holistic approach to financial planning and risk management. Formed in its current form in 2004, AFS offers a wide range of associated services at the one location. AFS adopts a consultative process, focused on gathering information from our clients, to determine their short and long term goals.

Once our client's objectives are understood, we develop a roadmap in partnership with our clients, to guide them successfully in achieving their goals. This winning formula has given AFS market positioning that is envied by our competitors. AFS employs 12 staff including CFP qualified Financial Advisers.

Andy has been individually authorised (Representative Number 273570) to provide financial product advice and deal in all of the below mentioned categories as a Director of All Financial Services NSW Pty Limited on behalf of Aon Hewitt Financial Advice Limited.

### Experience

Now based in Sydney, Andy started in the industry in 1984 in the UK and brings over 25 years of local and friendly expertise as a financial planner in Sydney, Darwin and Queensland. He has considerable knowledge in the areas of life, income protection and disability insurances and can also offer specialist advice in superannuation, personal investment and all other areas of financial planning. Andy began his career as a life agent for Pearl Assurance in the UK and after immigrating to Australia took up an agency with Colonial and developed himself into a Financial Adviser. Andy has worked hard to build and maintain an established client base, and is dedicated to developing long-term customer relationships.

### Qualifications and certifications

- Diploma of Financial Planning - September 2002
- Certified Financial Planner - March 2003
- Qualification in Self Managed Superannuation Funds completed through Kaplan
- Qualification in Foundation Tax completed through the Taxation Institute of Australia

### Professional memberships

Andy is a Certified Financial Planning Member of the Financial Planning Association of Australia and abides by their code of ethics and a member of the Taxation Institute of Australia. Andy also sits on the Board of Advice for AIA, Aon Master Trust and Aon Hewitt Financial Advice Limited.

# Authorisations

## Australian Financial Services License

Andy Hills is authorised to provide financial product advice and deal in the following:

i. deposit and payment products limited to:
   a. basic deposit products;
   b. 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;
iii. securities;
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; and
vii. standard margin lending facility.

# Fees and charges

## Initial consultation

Free of Charge

## Investment advice: Corporate

Fees will depend on Corporate Superannuation Fund to which you are a member due to the agreement to which your employer has entered into.

## Investment advice: Individual

| | Amounts invested | | Full Service Clients |
|---|---|---|---|
| AFS Advantage clients | $0 to $200,000 | ) | |
| AFS Plus clients | $200,000 to $500,000 | ) | No upfront fee |
| AFS Wealth clients | $500,000 to $1,000,000 | ) | Ongoing – 0.3% - 1.5% |
| AFS Enhance clients | $1,000,000 plus | ) | |

## Investment advice: Individual

| | Amounts invested | | Full Service Clients |
|---|---|---|---|
| Transaction Only clients | $0 to $200,000 | ) | |
| | $200,000 to $500,000 | ) | No upfront fee |
| | $500,000 to $1,000,000 | ) | Ongoing – 0.3% - 1.5% |
| | $1,000,000 plus | ) | |

## Enhancement Services

| | |
|---|---|
| Portfolio Monitoring | $ 150 - $792 pa |
| My Folio | $ 450 - $1170 |
| All Financial Services Multiport | $3,300 pa (Adviser Fee) |

## Advice/Plan Fees

Plan fees may be charged for advice not taken, unless prior arrangements have been made:

| | |
|---|---|
| Limited Statement of Advice (Risk only) | $ 550 - $850 |
| Limited Statement of Advice (Risk/Super) | $ 850 - $1,950 |
| Full Statement of Advice | $1,950 - $11,000 |

## Implementation Fee

$550 - $1,650

## Hourly Rate

$130 - $400

## Commissions

Please refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by product issuer(s).

The above is a guide only and full details of commissions and any other benefits will be disclosed upon recommendation of products.

The above fees and charges are payable to All Financial Services NSW Pty Limited of which Andy is a Director and receives a salary.

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