Adviser Profile

Tracey Smylie

Authorised Representative No. 428187

All Financial Services (NSW) Pty Ltd

Corporate Authorised Representative No. 280477

Tracey Smylie

Your adviser

Contact details

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Profile

All Financial Services (NSW) Pty Ltd (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.

Tracey Smylie has been individually authorised (Representative Number 428187) to provide financial product advice and deal in all of the below mentioned categories as an employee of All Financial Services (NSW) Pty Ltd on behalf of Aon Hewitt Financial Advice Limited.

Experience

Tracey has been in the Financial Planning Industry for the past 6 years, joining AFS in 2006 after moving to Australia from the UK. She has gained experience and knowledge from working in the client service area and has been able to build and maintain close relationships with clients.

Qualifications and certifications

Diploma of Financial Services (Financial Planning)

Self-Managed Superannuation Funds completed through Kaplan Education Pty Ltd

Professional memberships

Financial Planning Association of Australia (FPA)

Aon Hewitt Financial Advice Limited
ABN 13 091 225 642 | Australian Financial Services and Credit Licence No. 239183

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Authorisations

Australian Financial Services License

Tracey 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); and
vi. superannuation.

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).

Tracey is an employee of All Financial Services and receives a salary.

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

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