

## Adviser Profile

# Justin Ayres

Authorised Representative No. 277101

## All Financial Services Wealth Coaching Pty Ltd

Corporate Authorised Representative No. 1236129

### Your adviser

#### Contact details

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Justin Ayres

#### Profile

All Financial Services Wealth Coaching Pty Ltd (AFS Wealth) has 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. Once our client's objectives are understood, we develop a roadmap in partnership with our clients, to guide them successfully in achieving their goals.

Justin Ayres has been individually authorised (Representative Number 277101) to provide financial product advice and deal in all of the below mentioned categories as an employee of All Financial Services Wealth Coaching Pty Ltd on behalf of Aon Hewitt Financial Advice Limited.

Getting your financial goals on track and staying there despite what life throws at you through prudent, proven strategies in the wealth creation, protection and retirement stages of life is where Justin specialises.

Justin is focused on working with his clients to put the necessary steps into action in order to meet their lifestyle and financial goals.

#### Experience

Justin has been in the financial services industry since 1998. He has held various roles with Aon Hewitt, Citicorp Life & Bridgeport Advisers including Manager Client and Technical Services, Para-planner, Business Development Manager and Financial Planner. Justin has been specialising in wealth creation and protection strategies since 2002. Justin helped establish AFS Wealth in 2015.

#### Qualifications and certifications

Diploma Financial Services (Financial Planning)

Certificate of Completion Self Managed Superannuation Funds (via Kaplan Professional)

#### Professional memberships

Justin is an Affiliate Member of the Financial Planning Association of Australia and abides by their code of ethics.

## Authorisations

### Australian Financial Services License

Justin 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. interest in managed investment schemes including investor directed portfolio services;
- iv. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- v. 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 )	No upfront fee Ongoing – 0.3% - 1.5%
AFS Plus clients	\$200,000 to \$500,000 )	
AFS Wealth clients	\$500,000 to \$1,000,000 )	
AFS Enhance clients	\$1,000,000 plus )	

### Investment advice: Individual

	Amounts invested	Full Service Clients
Transaction Only clients	\$0 to \$200,000 )	No upfront fee Ongoing – 0.3% - 1.5%
	\$200,000 to \$500,000 )	
	\$500,000 to \$1,000,000 )	
	\$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 Wealth Coaching Pty Ltd of which Justin is an employee and receives a salary.

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