Adviser Profile

Lia Johnson

Authorised Representative No. 471190

Tilley Financial Group Pty Ltd

Corporate Authorised Representative No. 253394

Your adviser

Lia Johnson

Contact details

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Profile

Tilley Financial Group Pty Ltd is a locally owned, family business and has been providing financial services to its clients since 1992.

Lia Johnson has been individually authorised (Representative Number 471190) to provide financial product advice and deal in all of the below mentioned categories as an employee of Tilley Financial Group Pty Ltd on behalf of Aon Hewitt Financial Advice Limited.

Experience

Lia has been working in support roles within the financial services industry since 2004 including as a para-planner, advice and compliance officer and practice manager.

Qualifications

Lia holds a Bachelor of Commerce Degree with the University of Southern Queensland and a Diploma of Financial Services (Financial Planning).

Authorisations

Australian Financial Services License

Lia 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 (subject to no personal advice)

Advice preparation

Completion of needs analysis: Free (initial consultation)

Advice preparation: minimum fee of $550

The actual fee for the preparation of advice will vary depending on the complexity of your situation and the advice required.

Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you.

Implementation

Up to 2.0% for up to $100,000

Up to 1.5% from $100,001 to $250,000

Up to 1.0% for any amount over $250,001

This fee may be paid by cheque or deducted from any investment product. The actual fee will be stated in the Statement of Advice and agreed with you prior to the placement of your investments.

Review service

No fee. Included in the ongoing adviser service fee calculated as a percentage of your total portfolio to a maximum of 1.0%.

Consulting fees

$220 per hour

For any other service you require that is not specified above, we will charge you at the above hourly rate.

Commissions

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

Lia is an employee of Tilley Financial Group Pty Ltd 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.