

## Adviser Profile

### Brett Tilley

Authorised Representative No. 274414

### Tilley Financial Group Pty Ltd

Corporate Authorised Representative No. 253394



#### Your adviser

##### 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.

Brett Tilley has been individually authorised (Representative Number 274414) to provide financial product advice and deal in all of the below mentioned categories as a Director of Tilley Financial Group Pty Ltd on behalf of Aon Hewitt Financial Advice Limited.

##### Experience

Brett has been working as an adviser in the financial services industry since 1988, and specialised as a financial planner in 1995.

##### Qualifications

Brett holds a Diploma of Financial Planning with Deakin University of Vic and is a Certified Financial Planner having satisfied both the educational and experience criteria of the Financial Planning Association of Australia.

Qualified in Self Managed Superannuation Funds completed through Kaplan.

##### Professional memberships

Brett is a Practitioner Member of the Financial Planning Association of Australia and upholds their code of ethics.

## Authorisations

### Australian Financial Services License

Brett 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.

## 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).

Brett is a Director 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.