



Financial Design Group

ABOUT YOUR ADVISER

**Dusty Rychart | Authorised
Representative Number 1261785**

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JEM Wealth Pty Ltd

Corporate Authorised Representative Number
12976622

BUSINESS CONTACT DETAILS

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Financial Design Group (ABN 80 648 827 669 | AFSL 532369) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the Financial Design Group Financial Services Guide (FSG).

ABOUT ME

I commenced my career in the financial services industry in 2017 and became a financial adviser in 2022 and an authorised representative of Financial Design Group on 12 September 2022.

I hold the following qualifications:

- Diploma of Financial Planning
- Master of Business Administration (MBA)
- Bachelor of Science

I am currently completing a Graduate Diploma of Financial Planning.

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Passed the Financial Advisers Exam

I am authorised to provide the following financial services:

Superannuation and Retirement Planning
Personal Superannuation Pensions and Annuities Centrelink / Veterans' Affairs Assistance
Wealth Creation and Investments
Cash & Deposit Products Managed Investments Investment Bonds
Wealth Protection
Personal Insurance Business Insurance Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

My remuneration

I am remunerated by:

- Salary
- Bonus

The following table summarises the types of fees or commissions that are applicable to the services that I provide. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration Type	From	To
Implementation Fee	\$330	\$5,000
SoA Preparation Fee	\$330	\$10,000
Hourly Rate	\$375	
Remuneration Type	Initial	Ongoing (pa)
Adviser Service Fee	\$300 to \$10,000	\$100 to \$40,000
Adviser Service Fee*	0% to 2%	0% to 2%
Insurance Commission*	0% to 66%^	0% to 35%

*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a \$200,000 investment would equal a \$2,000 fee payable.

Benefits, interests and associations

The business, associated entities, or I do not have related parties, shareholdings or arrangements with referral parties that may be capable or reasonably seen to be capable of influencing my advice.