

ANNEXURE TO THE FSG

ABOUT YOUR ADVISOR

YOUR ADVISOR AND THEIR AUTHORISATIONS

Your adviser is **Peter (Xiren) Wan** whose company trades under the business name Master Financial Solutions Pty Ltd. Both Peter (Xiren) Wan and Master Financial Solutions Pty Ltd are authorised representatives of AVALONFS Pty Ltd, AFSL 437518. Their authorised representative number as issued by the Australian Securities and Investments Commission (ASIC) are 401798 for Peter (Xiren) Wan and 435926 for Master Financial Solutions Pty Ltd.

AUTHORISATION STATEMENT

Peter (Xiren) Wan is authorised to provide you with advice and deal in the following areas:

- Basic and non-basic deposit products
- Deposit products other than basic deposit products;
- Bonds and Debentures issued by a Government
- Life products including;
 - Investment life insurance products
 - Life risk insurance products such as term life, TPD, trauma and income protection, business expense, keyperson, shareholder insurance
- Interests in managed investment schemes including Investor directed portfolio services
- Securities
- Superannuation products including personal funds, employer funds, retirement savings accounts (RSA's)
- Self-Managed Superannuation Funds
- Margin Lending

Can provide tax (financial) advice services: Yes – Is a Registered Tax Agent

YOUR ADVISER'S EXPERIENCE AND QUALIFICATIONS

Xiren (Peter) provides a professional financial service to his clients by providing advice in areas such as: Self-Managed Superannuation Funds; Superannuation; Portfolio construction; Personal and business insurance; Estate Planning and Asset Protection; and Retirement planning.

Xiren (Peter) is dedicated in providing detailed, transparent and client aligned advice to ensure clients are placed in the best possible position to ensure the meeting of their future financial goals and objectives.

Xiren (Peter) Wan holds the following qualifications:

- Master of Applied Finance - UWS
- Master of International Business – UWS
- Certified Financial Planner – Financial Planning Association of Australia
- Ethics and Professionalism in Financial Advice – Kaplan Higher Education Pty Ltd
- Accredited Aged Care Professional Program – Aged Care Steps
- Advanced Diploma of Financial Services (Financial Planning) – Kaplan Professional

Memberships:

- CFP – Certified Financial Planner – FPA
- FAAA
- MFAA – Mortgage & Finance Association of Australia

FEES AND PAYMENTS

Xiren (Peter) is a professional adviser who receives payment for the advice and services provided. Your adviser will receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

Fee for service - Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews. Under a fee for service agreement, initial and ongoing commissions will generally be rebated back to you.

Commission – Your adviser may receive upfront and ongoing commission for the personal insurance services they provide. Whilst there are a number of commission rates available, with effect from 1 January 2020, Life Insurance commissions are capped at 66% (including GST). Ongoing commission on Life Insurance is capped at 22% (including GST) on renewals. Commissions are not an additional charge to you, they are paid by product providers for insurance or investment policies.

Our fees and charges vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed with clients prior to commencing work.

As a guide Xiren (Peter) advice fees are \$330.00 per hour including GST.

The Statement of Advice provided to you by your adviser will clearly set out all fees, charges and commissions payable.

FINANCIAL SERVICES GUIDE

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CONTACT Your Adviser	
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