Adviser Profile

Your Questions - Our Answers

Who will be providing the financial services to me?

William Pintainho and Aware Financial Services Pty Ltd are Authorised Representative Nos 250665 and 324315 (respectively) acting under authority from Synchron.

Aware Financial Services Pty Ltd

Business Address: 30 Jubilee Avenue, Carlton NSW 2018

Who is my adviser?

William Pintainho

Mobile No: 0411 665 092 **Email: william@awarefinancial.com.au**

Your adviser will be William Pintainho and Aware Financial Services Pty Ltd who are authorised to act on behalf of Synchron.

William Pintainho has been involved in financial markets, superannuation and investments for over 27 years. His broad experience includes holding roles as a Corporate Treasurer, Group Accountant, Superannuation fund directorship, Tax Agent, and a Financial Adviser (over 12 years).

William has also been self-employed since starting his own Accounting, Tax, and Financial advice business in 2002 and is a Fellow of the Institute of Public Accountants (FIPA).

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

William Pintainho is Principal of Aware Financial Services Pty Ltd who are both authorised by Synchron to offer you the following services:

Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

William Pintainho can provide advice on and deal in the following products:-

- Deposit and Payment Products
- Debentures, Stocks or Bonds issued by a Government
- Life Products, including
- Investment Life Insurance Products
- Life Risk Insurance Products
- Interests in Managed Investment Schemes (incl IDPS)
- Retirement Savings Account Products
- Superannuation
- Self-Managed Superannuation Funds
- Standard Margin Lending

We will only recommend a product or strategy to you after considering its suitability for your individual situation and needs.

We do not provide advice in any other area of insurance or investments but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither Synchron nor our Authorised Representative accept any responsibility or liability for the advice given.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?

Aware Financial Services Pty Ltd will be paid 100% of the brokerage and/or fees received by Synchron minus a fee of 25% for the provisions of professional services from Synchron.
This brokerage is used to provide income after paying for the normal expenses incurred with running a business (eg rent, vehicle, computer, stationery, professional fees etc).

Insurance Monitoring:

Internal databases are maintained detailing client's insurances that were recommended by our Authorised Representative on behalf of Synchron. This does not constitute portfolio monitoring. Portfolios are reviewed on a regular basis, subject to the client's discretion.

Note: This Financial Services Guide (Ver 4 Issue 2, June 2015) is for the sole use by William Pintainho and Aware Financial Services Pty Ltd only and was prepared on 8th August 2016, issued with the authority of Synchronised Business Services Pty Ltd t/as Synchron, Australian Financial Services Licence No. 243313 Life Insurance Broker.

This Adviser Profile, together with the Client Receipt page, is Part 2 of our Financial Services Guide and should be read in conjunction with Part 1 as a complete document.

How we charge for our services

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial consultation	This initial meeting is at no cost to you. Our main aim is to gather information about yourself and to determine your primary goals and objectives in seeking advice. At the end of this meeting, we will outline the next steps and detail any fees applicable.
Advice preparation ***Statement of Advice Fee*** ***Paraplanning fee***	The SOA preparation fee will depend on the complexity of your individual circumstances and the type of advice you require. The fee may range from $0 - $11,000 and may be paid by invoice or where authorised by you, deducted from your superannuation or investment account
Ongoing fee for Service	The ongoing advice fee can range from $0 – $11,000 per annum. This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account
Ad hoc advice	Where you do not wish to participate in an ongoing fee for service arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between $0 and $440 may apply
Insurance Initial service **(Brokerage on Life Insurance Products)**	The relevant insurer will pay initial brokerage between 0% and 130% of the annual premium for the first year you hold the product. Brokerage is paid to us by the product provider and is not an additional cost to you.
Insurance Ongoing service **(Brokerage on Life Insurance Products)**	Annual brokerage will be paid when you renew your policy each year. The rate of ongoing commission is between 0% and 33% of the annual premium for as long as you hold the product. Brokerage is paid to us by the product provider and is not an additional cost to you.

Financial Services Guide

Financial Services Guide Receipt

I/We confirm that a Synchron Financial Services Guide has been provided to me/us together with an Adviser Profile Insert.

Financial Services Guide Version is: FSG Version 4 Issue 2 dated 8th August 2016.

Client Name	Client Signature	Date

Client Name	Client Signature	Date

William Pintainho	Adviser Signature	Date

OR

I confirm that a copy of the Financial Services Guide dated 8th August 2016 was sent via email/post to:

Client Name:………………………………………………………………………

William Pintainho	Adviser Signature	Date

Synchron

Real People, Real Partnerships, Real Advice