

Adviser Profile

Your Questions - Our Answers

Who will be providing the financial services to me?

William Pintainho and Pelorus Wealth Pty Ltd t/a YOLO Financial Services are Authorised Representative Nos 250665 and 469012 (respectively) acting under authority from Synchron.

YOLO Financial Services

Business Address:

Level 6, 115 Pitt Street
Sydney NSW 2000

Telephone No: 02 9588 4185

Fax No: 02 9588 4195

Mobile No: 0411 665 092

Email: william@awarefinancial.com.au



Who is my adviser?

Your adviser will be William Pintainho and YOLO Financial Services 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 an employee of YOLO Financial Services 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
- 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?

YOLO Financial Services will be paid 100% of the brokerage and/or fees received by Synchron minus a fee of 7% 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 1, June 2015) is for the sole use by William Pintainho and YOLO Financial Services only and was prepared on 7th August 2015, 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	<p>This initial meeting is at no cost to you.</p> <p>Our main aim is to gather information about yourself and to determine your primary goals and objectives in seeking advice.</p> <p>At the end of this meeting, we will outline the next steps and detail any fees applicable.</p>
Advice preparation Statement of Advice Fee Paraplanning fee	<p>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 - \$3,300.</p>
Implementation of Initial Advice Fee (Fee for advice)	<p>This Fee will range from \$0 - \$1,100 depending on the level of complexity of your situation and the advice provided. This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account.</p>
Ongoing fee for advice (Retainer) (Fee for advice)	<p>The ongoing advice fee can range from \$0 – \$5,500 per annum. This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account.</p>
Ad hoc advice	<p>Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$0 and \$330 may apply.</p>
Insurance Initial service (Brokerage on Life Insurance Products)	<p>The relevant insurer will pay initial brokerage between 0% and 130% of the annual premium.</p> <p>Brokerage is paid to us by the product provider and is not an additional cost to you.</p>
Insurance Ongoing service (Brokerage on Life Insurance Products)	<p>Annual brokerage will be paid when you renew your policy each year. The rate of ongoing brokerage is between 0% and 33% of the annual premium for as long as you hold the product.</p> <p>Brokerage is paid to us by the product provider and is not an additional cost to you.</p>



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 1 dated 7th August 2015 2015.

Client Name	Client Signature	Date
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Client Name	Client Signature	Date
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William Pintainho	Adviser Signature	Date
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OR

I confirm that a copy of the Financial Services Guide dated 7th August 2015 was sent via email/post to:

Client Name:.....

William Pintainho	Adviser Signature	Date Sent
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