

ABOUT YOUR ADVISER

Adviser Name: Rebecca Guy
Authorised Representative Number:0012521012

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CB WEALTH AUSTRALIA PTY LTD T/as
CLARIDENCE FINANCIAL

Corporate Authorised Representative Number
001283595

BUSINESS CONTACT DETAILS

89 Archer Street Woodford QLD 4514

PO Box 1032 Woodford QLD 4151

Phone: 07 5422 9002

Mobile: 0427 207 424

Email: bec@claridencefinancial.com.au

Web: www.claridencefinancial.com.au

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ABOUT ME

I commenced my career as a financial adviser in 2010 and became an authorised representative of Fintegrity Wealth Advisers Pty Ltd on 01/06/2023.

I hold the following qualifications:

- B. Bus (FP) (Hons 1st)

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

- Education standard
- Passed the Financial Advisers Exam

I hold the following memberships:

- Financial Advisers Association of Australia

I am authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance
Aged Care

Wealth Creation and Investments

Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)
Gearing

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 and Profit

The following table summarises the types of fees or commissions that 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	\$0.00	\$3,300
SoA Preparation Fee	\$1,320	\$5,500
Hourly Rate	\$440	
Remuneration Type	Initial	Ongoing (pa)
Adviser Service Fee	\$0 to \$0	\$0 to \$11,000
Adviser Service Fee*	0% to 0%	0% to 1.1%
Contribution Fee*	0% to 2%	0% to 0%
Investment Commission*	0% to 0%	0% to 0%
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 have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party

may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.