



# ABOUT YOUR ADVISER

**CONRAD GREER**  
AUTHORISED REPRESENTATIVE  
NUMBER 327554

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**GREER FINANCIAL SERVICE PTY LTD**

Corporate Authorised Representative Number  
327484

**BUSINESS CONTACT DETAILS**

Level 1, 35 Ferguson Street, Williamstown VIC 3016

Mobile: 0412 378 172

Email: [conrad@greerfinancial.com.au](mailto:conrad@greerfinancial.com.au)

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ASVW Financial Services Pty Ltd  
(ABN 27 007 261 083 | AFSL 446176)  
authorises your financial adviser to  
distribute this document. This  
document forms part of and should be  
read in conjunction with the ASVW  
Financial Services Pty Ltd Financial  
Services Guide (FSG).

## ABOUT ME

Conrad has more than 31 years financial planning experience having commenced in the industry as a financial consultant in March 1991.

Conrad has continuously developed and enhanced his skills, knowledge and experience within the industry. Conrad has built a loyal clientele since he began as a financial planner.

Conrad holds the following qualifications and memberships:

- Advance Diploma of Financial Planning
- Diploma of Financial Planning
- Diploma of Financial Advising
- Self-Managed Superannuation Accreditation

Conrad is authorised to provide the following financial services:

### Superannuation and Retirement Planning

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

### 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

Conrad is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO) are not provided under ASVW Financial Services AFSL and are not covered by this FSG.

### My remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice will depend upon the nature and complexity of the advice and or service provided. Conrad will discuss and agree the fee structure with you before he provides you with services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between ASVW Financial Services and Greer Financial Service Pty Ltd is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to Greer Financial Service.

Therefore, ASVW Financial Services will retain 0% and Greer Financial Service will receive 100%. Of this revenue received, Conrad is paid a salary, and may receive dividends and/or distributions as a shareholder, as well as covering his operational expenses.

## Service and advice fees paid by you

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

Your initial appointment will cost \$275. At this meeting, Conrad will explain how Greer Financial Service operates, what you can expect and the payment options available to you, if you become a client of the practice.

All fees and commissions payable by you will be explained to you at the time the advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice.

## Fee for Service – Once Off

This once off fee will be charged for services provided and is based on an hourly rate of \$275, the total fee will depend on the complexity and time involved. You can elect to pay this once off fee via a deduction from your product provider or you may pay by direct payment.

## Statement of Advice (SOA)

A Statement of Advice fee is charged to cover the cost of researching, developing, and preparing your advice document. This fee can range from \$1,650 to \$3,300, however depending on the complexity of the advice sought, this fee may be higher. We will advise the exact fee prior to commencing any work on your behalf.

## Adviser Service Fee

The Adviser service fee represents the cost of providing our annual professional services to you. A summary of the services which you receive for this fee is contained in either a Fixed Term or Ongoing Fee Agreement.

This fee may be a flat fee ranging between \$1,650 and \$6,600, depending on the complexity of the advice and the agreed level of service being provided. You only pay an Adviser service fee if you agree to either a Fixed Term or Ongoing Fee Term Agreement.

## Commissions for Life Risk Products – issued from 1st January 2020

Initial commission payable under an upfront structure is capped at 66% from 1st January 2020. Ongoing commission under an upfront structure is 22% of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37%.

## Overseas disclosures

In order to facilitate the provision of financial services, para-planning and other administrative services for you, Conrad utilises service providers located in Sri Lanka and the Philippines. Accordingly, your personal information will likely be accessed from these overseas locations. Any overseas disclosure of your personal information to enable these services to be provided does not affect our commitment to safeguarding your privacy, and we will take reasonable steps to ensure that any overseas recipient complies with Australian privacy law.



## Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We do not receive a payment for these referrals. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

## Benefits, interests and associations

We believe that your interests should be placed first and that products and services should only be recommended if it is in your best interests.

However, it is important that you know of, and are comfortable with, those relationships and associations and any benefits that arise.

Conrad is a director and shareholder of Greer Financial Service and may be entitled to receive dividends and director fees from this company.



## CONTACT US

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