ABOUT YOUR ADVISER

Roy Hall | AR No.254281

Hall Finance & Insurance Solutions Pty Ltd | CAR No.253882

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Email	roy@hallfinance.com
Website	www.hallfinance.com.au

Authorisations

I am an authorised representative of Matrix Planning Solutions Ltd. I am authorised in the following financial services and products:

- Superannuation
- Pensions & Annuities
- Self Managed Superannuation Funds
- Retirement Savings Accounts
- Cash & Term Deposits
- Deposit and Payment Products
- Managed Investments
- Exchange Traded Products
- Investment Bonds
- Government Debentures
- Listed Securites (shares & other products)
- Life Insurance
- Total & Permanent Disabilty Insurance
- Trauma Insurance
- Income Protection Insurance
- Centrelink / Veterans' Affairs Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Percentage of total Advice Fees and Commission received by the Business

The following tables summarise the types of fees or commissions that are applicable to the services I provide. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up To
SoA Preparation Fee	$5,500
Hourly Rate	$500

Remuneration	Initial	Per Annum
Adviser Service Fee	$0	$0 to $15,000
Adviser Service Fee (asset based)*	0%	0% to 1%
Insurance Commission*	0% to 66%^	0% to 33%

* 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 and I do not have any related parties, shareholdings or referral arrangements that may influence my advice.