

ADVISER PROFILE

Tony Rosenberg
Principal Adviser

Contact details

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Odyssey.

TONY ROSENBERG



I am an authorised representative No.278576 of Odyssey Specialist Group Pty Ltd (The Licensee) AFSL 508797.

I have been working in the financial services industry since 2004.

Hold the following Qualifications:

- Bachelor of Business
- Diploma Financial Planning(ADFP)
- Certificate of ASX Securities
- Certificate of Self Managed Superannuation Funds
- Certificate of Taxation Planning
- Master of Applied Finance

Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Generic Financial Planning
- Risk Insurance
- Managed Investments
- Superannuation and Retirement Planning
- Direct Equities
- Self Managed Superannuation Finds
- Tax (Financial) Advice

Association Member of:

- Tax Practitioners Board (TPB)
- Association of Financial Planners(AFA)

Your Best Interests

I will act in your best interests at all times and I am bound by the law and the Practise Code of Conduct. I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.



Advice. Insurance. Investment.

My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. Fees for my advice and services may be based on either a fee for service arrangement, commission or a combination of both.

If I charge a fee for service, this can range between \$0.00 and \$8,000.00 (including GST). If I charge a Statement of Advice preparation fee, this can range between \$0 and \$5 500.00 (including GST). I may charge an adviser service fee based on a percentage of funds invested and/or an agreed ongoing service fee.

I may receive a commission in relation to arrangements entered into prior to 1 July 2013 and or amounts invested in relation to those arrangements before 30 June 2014. The range of commissions paid from initial fees in respect of investment is 0.00% to 2.20%. The range of commissions paid from ongoing fees in respect of investment is 0.00% to 2.00%.

If I receive upfront commission for insurance products I am able to receive 0.00% to 88.00% (including GST) on the premium of the insurance. If I receive ongoing commission for insurance products I am able to receive 0.00% to 22.00% (including GST) on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

With a flat Statement of Advice fee of \$1,000, the Practice would receive \$1,000. With a 5% Adviser Service Fee paid on a \$150,000 investment and the Practice would receive \$7,500.

On a \$1,000 annual insurance premium with an upfront commission of 80%, the product provider would pay the Practice \$880. These amounts are not an additional cost to you.

On a \$6,000 pa ongoing adviser service fee, the Practice would receive \$6,000 p.a.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

My Referral Arrangements

If a third party refers you, the referrer may receive a fee or a percentage of my fees and commission. I may also receive a referral fee should I refer you to a third party for ancillary advice. This is not an additional cost to you.

Any referral payments made or received will be disclosed in the advice document that is provided to you.