

Financial Services Guide

PART 2 OF 2



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ADVISOR DETAIL

Chuck Audino is the person who is providing the financial services to you. His ASIC Authorised Representative Number is 255608. Chuck is the business owner of Murray Mallee Financial Planning Pty Ltd (ABN 31 109 960 661; ASIC Authorised Representative Number 298953).

Chuck Audino is an Authorised Representative and Murray Mallee Financial Planning Pty Ltd is a Corporate Authorised Representative of Elders Financial Planning Pty Ltd, Australian Financial Services License Number 224645.

Chuck commenced in the financial services industry in 1983. He has completed the full Diploma of Financial Planning and has a number of years' experience in all areas of Banking, having worked for a major Bank throughout North Western Victoria. He has specialised in Financial Planning since 2000.

As an Authorised Representative, Chuck believes in helping his clients build a comprehensive program to make the most of their earning potential during their working years, as well as helping them with their retirement planning, superannuation, managed investments and estate planning needs. He achieves this by striving to provide quality advice, personalised service and practical ideas to deliver superior solutions.

SERVICES

Chuck is authorised to provide advice on the following strategies and products

- ♦ Savings and wealth creation strategies
- ♦ Investment Planning
- ♦ Superannuation Planning
- ♦ Retirement Planning
- ♦ Risk and insurance analysis
- ♦ Farm succession planning
- ♦ Business Risk Insurance
- ♦ Cash Management Trusts
- ♦ Retirement Income Streams
- ♦ Managed Investments
- ♦ Master Trust products
- ♦ Superannuation products
- ♦ Personal and group Insurance

REMUNERATION

Murray Mallee Financial Planning Pty Ltd and Chuck Audino receives a portion of the fee for service paid by clients and/or the brokerage/commission paid by product issuers to Elders Financial Planning Pty Ltd.

Fees that may be applicable for preparing your advice include:

- Statement of Advice Preparation: range from \$0 to \$2,500 depending on time and complexity of the advice document, calculated on an hourly rate of \$250. Initial Commissions may be taken in payment of Statement of Advice fees. An estimated cost will be provided prior to the commencement of any work.
- Ongoing Fees: these will vary depending on the ongoing service arrangement you negotiate.

Initial and Ongoing commission is also payable by some product providers, depending upon the investment or insurance premium amount.

All fees will be fully disclosed in a formal advice document.

NB: Costs include GST.

Valentino (Chuck) Audino
Authorised Representative

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