

## THIS FSG IS COMPRISED OF 2 PARTS

Distribution of this FSG has been approved by Akambo Pty Ltd

### Part 1:

Provides information about Akambo Pty Ltd trading as Accountants Private Advice and the services that we provide.

### Part 2:

'Adviser Profile' provides information about the representative who will provide the services to you, 'your financial adviser' and how they are remunerated.

## PART 2

### Who is your Financial Adviser?

Your financial adviser is **Anthony Lane** (Authorised Representative No: **000319968**), an employee of **Cheesman Applegarth Financial Services Pty Ltd** (Corporate Authorised Representative No: **001236286**) of Akambo Pty Ltd trading as Accountants Private Advice.

### Your adviser's contact details:

**Address:** 2 Mylne Street, Toowoomba QLD 4350

**Phone:** 07 4638 1100

**Email:** anthony@applegarth.com.au

### What Financial Services can your Financial Adviser provide?

Anthony is authorised by Akambo Pty Ltd t/a Accountants Private Advice to provide advisory and dealing services in the products as detailed in Part 1 of the Financial Services Guide.

### What qualifications and experience does your Financial Adviser have?

Anthony started his career in Financial Services in 2006. Anthony loves what he does and is passionate about providing practical and effective solutions to help build and protect your wealth. Anthony holds a Bachelor of International Finance, Master of Commerce (Financial Planning) and a Diploma of Financial Services (Finance/Mortgage Broking Management). "What I love most about financial planning is walking people through the process of making the right choices and little adjustments today so they can enjoy stability and big payoffs in their future" – Anthony Lane

Accountants Private Advice's financial advisers focus on assisting their clients to build wealth during their working life then specialise in managing it effectively throughout their retirement. They can provide advice on appropriate investment types and structures, risk management and insurance needs, debt reduction strategies, taxation and estate planning.

Accountants Private Advice concentrates on creating, protecting and enhancing the wealth of their clients by providing them with a personalised and superior advisory service. So, if you are looking for specialists in the field of Financial Planning, our advisers would be more than happy to discuss your future requirements.

## What do your services cost?

Cheesman Applegarth Financial Services Pty Ltd is remunerated by fees paid by you and/or commissions received from product issuers. All fees and commissions are paid to Akambo Pty Ltd t/a Accountants Private Advice who then passes between 80% to 100% of the fees and commissions to Cheesman Applegarth Financial Services Pty Ltd. Anthony Lane is an employee of Cheesman Applegarth Financial Services Pty Ltd and receives remuneration as a salary and may be entitled to a bonus.

### Initial Advice Fees

We will discuss your individual needs and objectives and agree our fees with you. The actual fees will depend on factors such as the complexity of your circumstances, goals and the scope of advice.

The following is a guide only:

Type of Fee	Fee Amount
Initial Advice Fee	Between \$500 and \$5,500
Review Advice Fee	Between \$500 and \$2,000

### Portfolio Management Fee / Adviser Service Fee

Accountants Private Advice may charge a Portfolio Management Fee and a Private Client Service Fee of between 0% and 2% per annum (excluding GST), agreed with your adviser, and calculated on your monthly account balance.

For example:

With an initial investment of \$100,000 - we may charge	\$2,000pa
If your account balance was \$120,000 in the second (and subsequent) years – we may charge	\$2,400pa

### Commissions on Shares & Derivatives Transactions

Depending on your arrangement with your adviser, commission may be paid by you on share and derivative transactions. The commission will range between 0 and 2%.

For example:

If you bought or sold a listed equity or derivative for \$100,000 - we may charge	\$2,000pa
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### Commissions from Issuers of Financial Products

Accountants Private Advice may receive commissions from life insurance companies when a life insurance product is recommended to you. These commissions can vary depending on the product issuer and type of product. The following table explains the maximum commission percentages Akambo Pty Ltd will be paid each year:

Date the Policy is taken out	Maximum initial percentage of premium (including GST)	Maximum ongoing percentage of premium (including GST)
1 January 2018 – 31 December 2018	88%	22%
1 January 2019 – 31 December 2019	77%	22%
From 1 January 2020	66%	22%

If your first year's premium was \$500 and the initial commission was 88%, Akambo Pty Ltd will receive	\$440 in the first year*
If your premium for the second and subsequent years was \$500 and the ongoing commission was 22%, Akambo Pty Ltd will receive	\$110 per annum*

*\*These commissions are paid by the insurance company and are not an additional cost to you.*

**All fees will be clearly stated and agreed with you in the Statement of Advice.**

This Financial Services Guide Version 7.1 was prepared on 1st May 2019 and is issued by Akambo Pty Ltd  
Australian Financial Services Licence Number: 322056, ABN: 16 123 078 900

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