



• FINANCIAL SERVICES GUIDE

PREPARED ON 8TH OF APRIL 2019

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out our contact details, professional details, the services and products we provide and how we are paid. Most importantly it's a snapshot of who we are and how you can contact us.

ABOUT US

Business Name	CMV Financial Services Pty. Ltd. T/as CMV Financial Services
Business Address	49 Keilor Road Essendon VIC 3040
Postal Address	PO Box 73 Essendon North Vic 3041
Telephone	03 9374 6800
Email	info@cadwallfs.com.au
Website	www.cadwallfs.com.au
Who we are	<p>Formed in 2008, CMV Financial Services provides quality, personalised financial advice to help you to protect, maximise and grow your personal wealth. We will work with you to understand your financial circumstances, including income, investments, assets and liabilities, and your short and long-term goals in terms of lifestyle, family considerations, working life and retirement.</p> <p>Once we understand your financial position we will help you to create a personalised plan to facilitate the achievements of those goals. If there is any significant change to your situation, we will work with you to revise the strategies and goals in the financial plan accordingly.</p> <p>CMV Financial Services has strategically aligned with Affinia, who is independent of the major institutions, for licensing and compliance. Therefore clients are reassured that CMV Financial Services is not conflicted by bank owned licensees and has a full and open approved product list.</p>

CMV Financial Services Pty. Ltd. (Rep No. 1269111) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of CMV Financial Services Pty. Ltd. are listed above. David Costa and Libero Dalla Zuanna have been appointed as authorised representatives of Affinia to provide financial services on its behalf.

ADVISER DETAILS

Name: David Bernard Costa

Authorised Representative Number: 294905

Qualifications

- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Financial Planning)
- Self-Managed Superannuation Fund accreditation

Experience

- I have been working in the financial services industry since 1993 and providing financial advice services to clients since then.
- I am a member of the Association of Financial Adviser (AFA)

Name: Libero Leone Dalla Zuanna

Authorised Representative Number: 400940

Qualifications

- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Financial Planning)
- Self-Managed Superannuation Fund Accreditation

Experience

- I have been working in the financial services industry since 1993 and providing financial advice services to clients since 2000.
- I am a member of the Association of Financial Advisers (AFA).

How to provide us your instructions

You may specify how you would like to give us instructions on buying or selling the financial products listed under "My financial services" by telephone, fax or email. Please refer to our contact details above.

AFFINIA FINANCIAL ADVISERS LIMITED

ABN 13 085 335 397 AFSL No. 237857

Level 16, 363 George Street
Sydney NSW 2000

GPO Box 5380 Sydney NSW 2001

T 1300 AFFINIA (1300 233 464)

E hello@affinia.com.au

www.affinia.com.au

OUR SERVICES

We are authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice, Personal and Business
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice
- Debt Retirement
- Tax (Financial Planning) Advice

We are authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Retirement Savings
- Managed Investments
- Superannuation
- Investor Directed Portfolio Service (IDPS)
- Self-Managed Superannuation Fund (SMSF)
- Margin Lending
- Securities

FEES AND COMMISSIONS PAID TO AFFINIA

Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product we recommend. The amount of initial commission / fee is calculated as a percentage of the funds you invest and / or the premium paid by you. The fee may be deducted from the amount invested or commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance investments, managed investments, superannuation, IDPS products: between 0% - 5% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% - 88% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions may be deducted regularly from your investment for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns. In some cases, they may be deducted from your investment.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance investments, superannuation, IDPS products: between 0% - 3% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% and 33% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$440. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

Fees and Charges

Fees may be charged for the services we provide. These fees will be agreed upon and confirmed to you prior to any service provided. Current fees and charges (GST inclusive) are:

Advice Preparation Fees

Fees for the preparation of your advice may range between \$550 and \$5,500 per person.

Advice Implementation Fees

Fees for the implementation of your advice may range between \$550 and \$5,500.

Ongoing Advice Fees

Our ongoing advice fee may range between \$330 and \$11,000.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice.

How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation we have made to you, CMV Financial Services Pty Ltd is paid 100% of the commission and fees paid to Affinia.

David is a director, shareholder & employee of CMV Financial Services Pty Ltd which pays him a salary and profit distributions from the commissions and fees received.

Libero is an employee of CMV Financial Services Pty Ltd which pays him a salary from the commissions and fees received.

Other benefits we may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

Referrals

If you have been referred to us or we refer you to someone else, we may have arrangements in place to receive a referral fee, commission or other benefit.

Details of any arrangement will be provided in our advice to you.

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