ABOUT YOUR ADVISER

James Sefton | AR No.236025

James Sefton & Associates Pty Ltd T/A Sefton Financial | CAR No.415868

Address	Suite 4 741 Main Road Eltham VIC 3095
Mobile	0414 375 926
Email	james@seftonfinancial.com.au
Website	www.seftonfinancial.com.au

Authorisations

I am an authorised representative of Alliance Wealth Pty Ltd. I am authorised in the following financial services and products:

- Superannuation
- Pensions & Annuities
- Retirement Savings Accounts
- Cash & Term Deposits
- Managed Investments
- Exchange Traded Products
- Investment Bonds
- Government Debentures
- Life Insurance
- Total & Permanent Disabilty Insurance
- Trauma Insurance
- Income Protection Insurance
- Aged Care
- Centrelink / Veterans' Affairs Assistance
- Business Insurance
- Insurance Claims Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary plus profit share

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
Implementation Fee	$1,650
Hourly Rate	$275

Remuneration	Initial	Per Annum
Adviser Service Fee	$0	$2,200 to $5,500
Adviser Service Fee (asset based)*	0%	0.66% to 1.5%
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.