About Your Adviser

James Sefton

Authorised Representative No. 236025

Sefton Financial

Authorised Representative No. 415868

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About Me

As your financial adviser, I am passionate about providing quality advice and solutions personalised to your needs.

I commenced my career as a financial adviser in 1997 and became an authorised representative of Alliance Wealth Pty Ltd on 15 December 2020.

With more than 30 years experience in the financial planning and insurance industry, I have helped a range of people with different aspirations both in their working life and retirement. I am a third generation adviser, drawing on 90 years of experience from my father and grandfather in the financial planning and insurance industry. As a qualified financial planner, I am authorised to provide the following financial services:

I hold the following qualifications:

- Diploma of Financial Planning

I hold the following memberships:

- Certified Financial Planner of the Financial Planning Association of Australia

I am authorised to provide the following financial services:

Superannuation and Retirement Planning
Personal Superannuation Corporate Superannuation Industry and Public Sector Superannuation Pensions and Annuities Centrelink / Veterans' Affairs Assistance
Wealth Creation and Investments
Cash and Term Deposits Investment Bonds Managed Investments Listed Securities (Shares and other products)
Wealth Protection
Term Life Insurance Total and Permanent Disability (TPD) Insurance Trauma Insurance Income Protection Insurance Business Insurance Insurance Claims Assistance
Other Financial Planning Services
Budgeting and Cashflow Management Debt Management

My Remuneration

I am remunerated by:

- Salary plus profit share

The following table summarises the types of fees or commissions that are applicable to the services that I provide. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All amounts are inclusive of Goods and Services Tax (GST).

Type of Remuneration	From	To
Implementation Fee	$660	$1,650
SoA Preparation Fee	$2,200	$5,500
Hourly Rate	$220	

Type of Remuneration	Initial	Ongoing (pa)
Adviser Service Fee		$2,200 to $5,500
Adviser Service Fee*		0.66% to 1.5%
Insurance Commission*	0% to 66%^	0% to 31.13%

* 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, associated entities or I do not have related parties, shareholdings or arrangements with referral parties that may be capable or reasonably seen to be capable of influencing my advice.