

ABOUT YOUR ADVISER

Luke Youd | AR No.1007612

Direct Wealth Two Pty Ltd T/A Direct Wealth | CAR No.1309994

Address 1/5 Plaza Parade Maroochydore QLD 4558

Telephone 07 3556 9400

Email luke@directwealth.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
- Self Managed Superannuation Funds
- Retirement Savings Accounts
- Cash & Term Deposits
- Managed Investments
- Investment Bonds
- Exchange Traded Products
- Government Debentures
- Listed Securities (shares & other products)
- Margin Lending
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Gearing
- Aged Care
- Centrelink / Veterans' Affairs Assistance
- Business Insurance
- Insurance Claims Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary plus bonus program

The following tables summarise the types of fees or commissions and indicative amounts that are applicable to the services that we provide. Before providing you with advice or services, I will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up To
SoA Preparation Fee	\$26,200
Implementation Fee	\$26,200
Hourly Rate	\$500

Remuneration	Initial	Per Annum
Adviser Service Fee	\$0 to \$26,200	\$0 to \$84,000
Adviser Service Fee (asset based)*	0% to 5%	0% to 5%
Insurance Commission*	0% to 66%^	0% to 35%

* 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 have arrangements with the following parties.

Related Parties	<ul style="list-style-type: none">• Thrive Managed Accounts• AX2 Enterprises Pty Ltd
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Where arrangements include payments or benefits these will be disclosed to you in writing at the time of providing advice.