ABOUT YOUR ADVISER

Darrin Newport

Authorised Representative Number 404149

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Newport Financial Group Pty Ltd

Corporate Authorised Representative

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BUSINESS CONTACT DETAILS

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Peritia Wealth (ABN 19 640 803 827 | AFSL 523970) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the Peritia Wealth Financial Services Guide (FSG).

ABOUT ME

I commenced my career as a financial adviser in 2002 and became an authorised representative of Peritia Wealth on 6th November 2020.

I hold the following qualifications:

- Master of Financial Planning (2021)
- Certified Financial Planner CFP® (2004)
- Diploma of Financial Markets (2002)
- Diploma of Financial Planning (2002)
- Tax (Financial) Advisor

I hold the following memberships:

- Financial Advice Association Australia

I am authorised to provide the following financial services:

Superannuation and Retirement Planning
Personal Superannuation Pensions and Annuities Self-Managed Superannuation Centrelink / Veterans' Affairs Assistance
Wealth Creation and Investments
Cash and Term Deposits Investment Bonds Managed Investments Exchange Traded Products Listed Securities (Shares and other products) Gearing (not Margin Lending)
Wealth Protection
Personal Insurance Business Insurance
Other Financial Planning Services
Budgeting and Cashflow Management Debt Management Estate Planning Assistance

My remuneration

Our initial meeting to discuss your financial circumstances is at our expense. We will establish how best we can assist you and gather the information required to prepare your financial plan.

We will discuss the fee basis with you and agree on the method of charging prior to any advice is provided or cost incurred. Also, fees are fully disclosed in the Statement of Advice and Product Disclosure Statements.

I am remunerated by:

- Salary & Bonus

The following table summarises the types of fees or commissions that 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).

Preparation of Statement of Advice (SoA)		
Remuneration Type	**From**	**To**
SoA Preparation Fee	$3,300	$11,000
Implementation Fee	0.00%	1.10%
Hourly Rate	$440	
Remuneration Type	**Initial**	**Ongoing (pa)**
Adviser Service Fee	$3,300 to $11,000	$3,300 to $15,000
Adviser Service Fee*	0% to 1.10%	0% to 0.44%
Contribution Fee*	0% to 0%	0% to 0%
Insurance		
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, **Initial Adviser Service Fee** based on a $500,000 investment would equal to a $3,300 preparation fee payable plus a 1.10% implement fee equates to $5,500. Therefore, the initial advice would be $8,800 in total.

For example, a 1.10% **Ongoing Adviser Service Fee** based on a $500,000 investment would equal a $5,500pa fee payable.

For example, a Life Insurance policy with an **initial premium** $1,500 and the Advisor elected 66% initial commission would equal $990 payable.

For example, a Life Insurance policy with an **annual premium** $1,500pa and the Advisor elected 22% ongoing commission would equal $330pa payable.

Please note: If the policy is cancelled in the first two years ('responsibility period') you will be liable for the portion of the commission clawed back.

This commission has what is called a 'responsibility period' imposed by the risk product issuer. This means that if the policy is cancelled within the first 1-2 years of inception commission is returned to the product issuer by Peritia Wealth.

Payment can be collected through a platform, by direct debit or invoiced A fee for the preparation of the Statement of Advice will be charged even if the recommendations are not implemented. For insurance, the commission may be paid by the insurance provider. Further advice that includes portfolio reviews may be charged on a percentage fee basis which varies according to the portfolio amount, or as a fixed dollar amount depending on the complexity and structure, as agreed with your adviser.

Benefits, interests and associations

Neither the business or I pay or receive referral fees.

The financial planning business and I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

Related Parties
Peritia Wealth Pty Ltd ABN 19 640 803 827
Related Parties
Newport Finance Brokers Pty Ltd ABN 27 160 542 254
Shareholdings
Chevron Leopard Pty Ltd (Discretionary Trust)

Peritia Wealth is NOT responsible for advice and work associated with products and services where they are not acting as an authorised representative.