FINANCIAL SERVICES GUIDE
PART TWO (FSG2)

This document is Part Two of the Financial Services Guide and should be read in conjunction with Part One.

This Financial Services Guide (FSG) contains important information about:

- Your Authorised Representative;
- The Financial Products and Services provided by your Authorised Representative;
- How your Authorised Representative charges for their services; and
- How AustAsia Financial Planning Pty Ltd and its Authorised Representatives are paid.

Australian Financial Services Licence (AFSL)

Australian Financial Services Licence Name	AustAsia Financial Planning Pty Ltd
Australian Financial Services Licence Number	229454
Trading Name	AustAsia Financial Planning Pty Ltd
Business Address	412 Newcastle Street, West Perth WA 6005
Postal Address	PO Box 332, LEEDERVILLE WA 6903
Telephone	08 9227 6300
Email Form	www.austasiagroup.com/contact us
Web	www.austasiagroup.com

1 Authorised Representative Profile

1a Authorised Representative

Authorised Representative Name	Danielle Ablett
Authorised Representative ASIC Number	1277851

Danielle Ablett is an Authorised Representative of AustAsia Financial Planning Pty Ltd AFSL 229454.

1b Authorised Representative Background

Danielle Ablett has a Bachelor of Commerce from Curtin University, majoring in Accounting and Financial Planning. Danielle is non-practicing CERTIFIED FINANCIAL PLANNER® professional with the Financial Advice Association of Australia. (FAAA).

Danielle commenced her Professional Year under the FESEA requirements in January of 2024 and finalised this in January of 2025 so is now a fully qulified financial adviser.

Danelle is experienced in financial planning, investment advice and providing superannuation advice. Her qualifications and experience provide expertise and assistance on asset allocations, investment recommendations, life and other personal insurances and estate planning. She has extensive experience in all of these areas to assist in helping you achieve your financial goals.

AustAsia Group | Trusted Business, Finance and Taxation Solutions

2 Products and Services

2a Financial products offered

The Authorised Representative named in this Financial Services Guide has been authorised by AustAsia Financial Planning Pty Ltd to provide Financial Product Advice and deal in the following products:

- Cash Deposit and Payment Products;
- Government Debentures, Stocks and Bonds;
- Life Products – Life Risk Insurance Products;
- Life Products – Investment Life Insurance Products;
- Self-Managed Superannuation Funds;
- Superannuation, RSA's and Retirement Income Stream Products;
- Managed Investments;
- Securities and Exchange Traded Products (ETPs); and
- Standard Margin Lending Facilities.

Only products researched and approved by AustAsia Financial Planning Pty Ltd can be recommended by your Authorised Representative.

2b Services offered

The Authorised Representative named in this Financial Services Guide is able to offer you the following services:

- Personal Risk Insurance;
- Debt Management;
- Guidance on Budgeting;
- Wealth Accumulation Strategies;
- Investment Advice;
- Managed Investments, Securities and ETPs;
- Socially Responsible Investing;
- Standard Margin Lending and Gearing;
- Term Deposits and Cash Products;
- Direct Property;
- Financial Planning;
- Self Managed Superannuation Funds;
- Superannuation;
- Pre-Retirement Strategies;
- Transition to Retirement Strategies;
- Retirement Strategies;
- Aged Care Strategies;
- Estate Planning Strategies;
- Business Succession Planning;
- Accounting and Taxation Strategies;
- Centrelink and Veteran Affairs Planning;
- Salary Packaging; and
- Intergenerational Wealth Strategies.

2c Services and products not offered

Your Authorised Representative is unable to provide advice on the following financial strategies and products, and we may have referral arrangements in place for a service or financial product listed below:

- General Insurance
- Derivatives

Please inform us if you wish to receive advice in these areas and we will be happy to refer you to a suitably qualified Financial Adviser. It is important for you to understand that we do not endorse, recommend or accept responsibility for the services, strategies and/or products provided by external referral service providers.

3 How we get paid

AustAsia Financial Planning Pty Ltd receives all remuneration upon implementation of the products and services provided by your Authorised Representative.

Danielle Ablett is an employee of AustAsia Financial Planning Pty Ltd and receives a fixed salary. She does not share in any commissions or fees paid to AustAsia Financial Planning Pty Ltd.

The following is a guide as to how commissions and/or fees may be charged by AustAsia Financial Planning Pty Ltd. If you choose to receive personal advice, the Statement of Advice you receive will detail the specific payments in relation to the products recommended. You have a right to request further particulars in respect to the remuneration received by AustAsia Financial Planning Pty Ltd.

All fees are inclusive of GST.

3a What are the costs

Your Authorised Representative may provide you with an initial meeting for which there is no charge. Further meetings, including the preparation, implementation and ongoing advice, will be charged by one or a combination of methods as outlined below. You may elect to be invoiced directly for these fees to be paid to AustAsia Financial Planning Pty Ltd, or you may elect to have these fees deducted from your investments. An estimated cost of services will be provided to you before commencing any work.

Initial Appointment		
We will collect information from you at this meeting and provide you with general advice only at this meeting. The costs in providing comprehensive advice services will be quoted to you at this meeting. To receive comprehensive advice, you will need to have a Statement of Advice (SOA) prepared.	$0	

Fee for Service Hourly Rate		
We may charge an hourly rate for the services we provide.	$440 per hour	

Statement of Advice Preparation Fees	From (Min)	To (Max)
Advice fees are charged based on the complexity of the advice provided. Please note the SOA preparation fees still apply where you decide not to implement our advice.	$880	$25,000

Implementation of Advice – Insurance/Risk Products 1st Year only	From (Min)	To (Max)
Implementation fees for insurance products are charged per insurance type for each individual.	$935	$50,000

Commission - Insurance/Risk Products Upfront Commission from 1/1/2020		
The commission is a percentage of the insurer's base premium i.e. premium excluding stamp duty, fire services levy, GST, model loadings or any other government charges, taxes, fees or levies. Example: if the annual premium is $500, AustAsia Financial Planning Pty Ltd would receive up to $385 in the first year based on the maximum commission rate.	66%	

Ongoing Advice - Insurance / Risk Products Trail Commission		
AustAsia Financial Planning Pty Ltd will also receive a renewal commission from the product provider each year while your policy is in force. This is a percentage of the annual premium you pay. Example: if your annual premium is $500, AustAsia Financial Planning Pty Ltd would receive up to $150 per annum based on the maximum commission rate.	22%	

Implementation of Advice - Non Insurance	From (Min)	To (Max)
Investment of superannuation and non-superannuation funds.	$0	$30,000

Ongoing Advice Fee - Non Insurance	From (Min)	To (Max)
Ongoing Advice Fees will be determined by the complexity and requirements of the recommended strategy.		
Ongoing Advice Fee: Flat Fee	$1,000	$30,000
Ongoing Percentage Fee	1%	5%
Ongoing Advice: Transactional An hourly rate for ongoing advice may also be charged with the agreement of AustAsia Financial Planning Pty Ltd.	$440	$660

Brokerage Fees/Rates	Minimum
Any transactions placed into the market by AAFP via the Intermediary Broker Agreement with Patersons Securities Ltd, attract brokerage.	$100 or 1%, whichever is the greater or otherwise agreed by all parties

Premium Investment Portfolio Service Fees	Minimum
Ongoing fee	1.25% of the value of assets

3b Other Remuneration I may receive

Nil