Financial Services Guide

Part 2

Version 3.1 | 6th October 2021

ADVISER PROFILE

GUIDE TO OUR RELATIONSHIP WITH YOU AND OTHERS

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 6th October 2021 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Advice Links Pty Ltd ABN 41 632 750 906 and Australian Financial Services Licence No. 517955 ('Advice Links').

I am authorised by Advice Links to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have been authorised by Advice Links to distribute this FSG.

Advice Links Pty Ltd
ABN 41 632 750 906
Australian Financial Services Licence No: 517955

Unit 9/146 Anderson Street, Manunda Qld 4870
PO Box 258, Bungalow Qld 4870

Email: contact@advicelinks.com.au
Website: www.advicelinks.com.au

SECTION 1 ABOUT YOUR ADVISER

Who is your financial adviser?

Your Financial Advisers are:

Peter Jordan

My Authorised Representative number is 244948 and the Corporate Authorised Representative number of Joredg Pty Ltd as trustee for the Jordan Hybrid Fixed Trust trading as ClearWay Advice and Financial Management is 473095.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refers to Peter Jordan and ClearWay Advice and Financial Management. The term 'Representatives' refers generally to Advice Links's Authorised Representatives.

We are authorised Representatives of Advice Links and are authorised by Advice Links to provide financial services as described in this document.

Peter Jordan

What experience does your financial adviser have?

I have extensive experience in the financial planning industry.

I have worked in the financial services industry since 1989 and became an adviser in 1998.

What qualifications or professional memberships does your financial adviser have?

I hold the following qualifications:

- Diploma of Financial Planning
- Certified Financial Planner® professional
- Masters of Personal Financial Planning

I hold the following memberships:

- I am a Financial Planner Member of the FPA
- ClearWay Advice and Financial Management is an FPA Professional Practice

Does your financial adviser have any associations or relationships?

I have an association with Joredg Pty Ltd as trustee for the Jordan Hybrid Fixed Trust trading as ClearWay Advice and Financial Management (ABN 93 745 037 799) as a director. Fees and commissions are paid to Joredg Pty Ltd as trustee for the Jordan Hybrid Fixed Trust trading as ClearWay Advice and Financial Management by Advice Links for distribution to me. Joredg Pty Ltd as trustee for the Jordan Hybrid Fixed Trust trading as ClearWay Advice and Financial Management is also a Corporate Authorised Representative of Advice Links and is not a related company of Advice Links. Joredg Pty Ltd as trustee for the Jordan Hybrid Fixed Trust trading as ClearWay Advice and Financial Management Authorised Representative number is 473095.

SECTION 2 THE SERVICES I PROVIDE

Peter Jordan

What areas is your financial adviser authorised to provide advice on?

Peter Jordan is authorised by Advice Links to provide financial services, including advice or services in the following areas:

- Life Products including Investment Life and Risk Insurance
- Managed Investment Schemes including IDPS
- Securities
- Superannuation
- Margin Lending Facilities
- Self-Managaged Superannuation Funds
- Basic deposit products

Are there any services your financial adviser is not authorised by Advice Links to provide?

Peter Jordan is not authorised by Advice Links to provide advice or services in the following areas:

- Derivatives
- Structured Investments

Please ask me if you would like a referral for these services.

How can you provide your instructions to me?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgement'.

SECTION 3 FEES AND CHARGES

How will your financial adviser be paid for the services provided?

All fees and commissions disclosed in this FSG, which are attributed to the services provided to you by me are paid to Advice Links.

Advice Links receives all fees and commissions payable for the services we provide, and pays 100% of all the fees and commissions it receives to Joredg Pty Ltd as trustee for the Jordan Hybrid Fixed Trust trading as ClearWay Advice and Financial Management. A proportion of all the fees and commissions Joredg Pty Ltd as trustee for the Jordan Hybrid Fixed Trust trading as ClearWay Advice and Financial Management receives is payable to Advice Links. This fee is an annual fixed amount based on the commercial cost to operate Advice Links Pty Ltd and is reviewed each year.

Peter Jordan receives director fees and profit share as a director of Joredg Pty Ltd as trustee for the Jordan Hybrid Fixed Trust trading as ClearWay Advice and Financial Management. His remuneration is determined by Joredg Pty Ltd as trustee for the Jordan Hybrid Fixed Trust trading as ClearWay Advice and Financial Management as it sees fit from time to time.

What is your financial adviser's fee structure?

As part of detailed financial planning there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree on the fees with you.
Advice fees are payable by you at the following stages:

1) **Casual and Transactional**: One-off fee for having an appointment for preliminary discussions where no advice is provided or required. This is charged on an hourly basis of $440 per hour.

2) **Advice Work**: For having a personalised financial plan (Statement of Advice – 'SoA') prepared, and, where required, the Implementation of advice, a minimum fee of $4,400 including GST may be payable. The actual fee will depend on the complexity of your situation and one of the considerations will be the time taken to prepare the recommendations and implement the advice.

3) **Ongoing Fee Arrangements**: Where recommendations are provided and we implement the recommendations, an ongoing advice agreement may be offered. The fees charged for this service will depend on the complexity of the situation and the time we expect it will take for us to adequately service your needs. As a guide, a base ongoing service fee of $4,400 per year including GST may apply. Where commissions may be received in relation to older products already in place, these commissions will be offset against out agreed ongoing fee arrangement.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

Note: Full details of the fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

What amounts do my employer and other related entities receive for financial services?

All fees, commissions and incentives are received by Joredg Pty Ltd as trustee for the Jordan Hybrid Fiixed Trust trading as ClearWay Advice and Financial Management.

What other benefits does your financial adviser receive?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- From time to time we may accept alternative forms of remuneration from product providers or other parties (up to a value of $300), such as hospitality or support connected with our professional development (eg. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relates to educational and training purposes. A copy of the register is available on request.

Will your financial adviser be paid when making a referral?

We do not accept payment for making a referral to an external specialist such as a accountant, solicitor, finance broker or insurance adviser.

If you have been referred to us by an external party and you accept the services we provide there will be no payments to the external party. Should this vary any amount payable will be disclosed in the SoA provided to you. This will be paid by to Joredg Pty Ltd as trustee for the Jordan Hybrid Fixed Trust trading as ClearWay Advice and Financial Management to the external party and will be at no additional cost to you.

SECTION 4 CONTACT & ACKNOWLEDGEMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Advisers:

Peter Jordan	Phone:	(07) 4078 0900
	Email:	peter.jordan@clearwayadvice.com.au
Practice Details:	Phone:	(07) 4078 0900
	Email:	client.service@clearwayadvice.com.au
	Address:	8 Rankin Street, Innisfail, Qld, 4860
	Postal:	PO Box 1759, Innisfail, Qld, 4860
	Website:	www.clearwayadvice.com.au

ACKNOWLEDGEMENT – CLIENT COPY

I / We acknowledge that I was / we were provided with the Advice Links Financial Services Guide Part 1 dated 6th October 2021 and Part 2 (Adviser Profile) dated 6th October 2021.

Client Name: ______________________________

Client Signature: ______________________ Date Received: ____________

Client Name: ______________________________

Client Signature: ______________________ Date Received: ____________

ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)

I / We acknowledge that I was / we were provided with the Advice Links Financial Services Guide Part 1 dated 6th October 2021 and Part 2 (Adviser Profile) dated 6th October 2021.

Client Name: ______________________________

Client Signature: ______________________________ Date Received: __________

Client Name: ______________________________

Client Signature: ______________________________ Date Received: __________

Complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Advice Links Financial Services Guide Part 1 dated 6th October 2021 and Part 2 (Adviser Profile) dated 6th October 2021 as follows:

Sent to (Client Name(s)):

____

Sent on (Date):

____

Sent by (Name):

____