

ABOUT YOUR ADVISER

Jason Kwong | AR No.327631

Your Life Now Pty Ltd T/A Your Life Now Financial Services | CAR No.409132

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Authorisations

I am an authorised representative of Alliance Wealth Pty Ltd. I am authorised in the following financial services and products:

- Superannuation
- Pensions & Annuities
- Retirement Savings Accounts
- Cash & Term Deposits
- Managed Investments
- Exchange Traded Products
- Investment Bonds
- Government Debentures
- Listed Securites (shares & other products)
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Estate Planning
- Centrelink / Veterans' Affairs Assistance
- Business Insurance
- Insurance Claims Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary

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	\$5,500
Implementation Fee	\$2,200
Hourly Rate	\$220

Remuneration	Initial	Per Annum
Adviser Service Fee	\$660 to \$5,500	\$1,100 to \$55,000
Adviser Service Fee (asset based)*	0.22% to 1.1%	0.22% to 1.1%
Insurance Commission*	0% to 66%^	0% to 33%

* 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 and I do not have any related parties, shareholdings or referral arrangements that may influence my advice.