



Varria Pty Ltd

Financial Services and Credit Guide

Financial Services and Credit Guide

Prepared 02 June 2023 – Version 1a.0

Varria Pty Ltd

Varria Pty Ltd (ABN 23 108 047 383 trading as Varria is an Authorised Representative (Authorised Representative number 269 795) of Charter Financial Planning Limited ("the Licensee").

References to "our", "we", "us", "me" and "I" refer to Varria Pty Ltd

This Financial Services and Credit Guide ("Guide") contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how to contact us
- the advice and services we provide
- information about the Licensee
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

Not Independent

Generally, we provide personal advice in line with the Licensee's Approved Product and Services List (APSL) which may include financial products and services associated with the Licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

West End Office

| | |
|---------|--|
| Address | Level 3, 10 Browning Street, West End Qld 4101 |
| Phone | 07 3029 5400 |
| Fax | 07 3846 2916 |
| Email | general@varria.com.au |
| Website | www.varria.com.au |

Toowoomba Office

| | |
|---------|--|
| Address | 172 Hume Street, Toowoomba Qld 4350 |
| Phone | 07 4632 5466 |
| Fax | 07 4632 5005 |
| Email | general@varria.com.au |
| Website | www.varria.com.au |

Sunshine Coast Office

| | |
|---------|--|
| Address | 7B / 35 Seaside Blvd, Marcoola QLD 4564 |
| Phone | 07 5446 3186 |
| Email | general@varria.com.au |
| Website | www.varria.com.au |

Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SoA). The SoA contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of our advice.

If we provide further personal advice an SoA may not be required. We will keep a record of any personal advice we provide you for seven years. You may request a copy of such records by contacting us during that period.

If we recommend or arrange a financial product for you, we will provide a Product Disclosure Statement (PDS), or Investor Directed Portfolio Services (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks, as well as the costs you will pay the product provider to manage that product. You should read any warnings in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

Instructing us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate, the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we can determine if our advice is still appropriate.

Privacy Collection Statement

We are committed to protecting your privacy and outline below how we maintain the privacy of the information we collect about you.

As part of the advice journey, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

We are also required to implement client identification processes under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006. We will need you to present identification documents such as passports and driver's licenses to meet our obligations.

We keep your personal information confidential and only use it in accordance with the AMP Group (the Group) Privacy Policy. Some of the ways we may use this information are set out below:

- We and the Licensee may use this information to provide financial and/or credit advice and services to you;
- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within the Group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us and the Group to provide financial and/or credit advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information we or the Licensee holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Group Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

Confidence in the quality of our advice

If at any time are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- Alternatively, you can contact the Licensee at:
 - Phone 1800 812 388
 - Email advicecomplaints@amp.com.au
 - Online at www.amp.com.au
 - In writing to:

Attention: Advice Complaints Department

Charter Financial Planning Limited
Level 25, 50 Bridge Street
Sydney NSW 2000 Australia

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about your complaint within 30 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes.

| | |
|---|---|
| Any issues about financial advice, investments, superannuation, insurance matters, or credit matters | Australian Financial Complaints Authority (AFCA) GPO Box 3, Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au |
| Any issue about your personal information | The Office of the Australian Information Commissioner GPO Box 5218, Sydney NSW 2001 1300 363 992 www.oaic.gov.au enquiries@oaic.gov.au |

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. The Licensee is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance also covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.

About the Licensee

Charter Financial Planning Limited; ABN 35 002 976 294
Australian Financial Services Licensee and Australian
Credit Licensee; Licensee No: 234665

Registered office is at 50 Bridge Street, Sydney NSW 2000
Australia.

The Licensee has:

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

About the AMP Group

The Licensee is a member of the AMP group of companies. We can provide advice on products and services from a wide range of financial product and service providers, some of which are related or associated with the Licensee, namely:

- National Mutual Funds Management Limited
- NMMT Limited
- N.M. Superannuation Pty Limited
- ipac asset management Limited
- AMP Bank Limited
- SMSF Administration Solutions Pty Limited
- AMP Capital Investors Limited
- SuperIQ Pty Limited

If we recommend a product issued by the AMP Group or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

The Licensee maintains an APSL, from a diversified selection of approved Australian and International fund providers, including companies related to the Licensee. These have been researched by external research houses as well as our in-house research team. The Licensee regularly reviews products and services to ensure they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products on the APSL. However, if appropriate for your needs, we may, subject to the Licensee's approval, recommend other products.

Authorised Representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

Our fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions will be disclosed in the advice document provided to you. The following section outlines the types of fees that may apply.

The fees charged for our advice and services may be based on a combination of a set dollar amount, or a percentage-based fee. Our agreed advice and service fees may include charges for one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

Licensee fees

All permissible fees and commissions will be paid directly to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue, the number of advisers and/or accredited mortgage consultants in the practice and a practice fee.

Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

The following table outlines the range of fee we charge and should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice. All fees and charges include GST.

Fee type & Description

Initial or ad hoc fees

Starting from \$2,750: this covers the cost of researching and preparing the Statement of Advice and Financial Plan and is based on a set dollar amount.

Ongoing service fee

The fee covers the cost to review the strategies and the products recommended in your SoA. It may be charged as a set dollar amount or a percentage of your investments. The fees payable vary with service packages received. Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this fee increases as a result of CPI. Ongoing advice and service fees start from \$2,200

Percentage Based fees

Where a percentage based fee is charged. A percentage of 1.1% of funds under management will be charged. For example, if your account balance was \$100,000, your annual advice agreement fee would be \$1,100

Annual Advice Review and/or Investment Review

You can elect to enter into a 12-month advice and services agreement as part of your financial planning strategy. The fee can range from a \$2,200 depending on the level and complexity of service.

We, at times will also charge a percentage based fees as opposed to a flat fee. For example 1.1% of funds under management. For example, if your account balance was \$100,000, your fee would be \$1,100

Commissions

Insurance:

Initial commissions: Up to 66% of the first year's premium for new policies implemented from 1 January 2020.

We may receive commissions on increases or additions to existing policies of up to 110%.

Ongoing commissions:

Up to 22% of the insurance premium each following year.

For example: On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660. We would receive an ongoing commission of up to \$220pa.

Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

From time to time, AMP Services Limited (ASL) may facilitate access to the Licensee and us to be trained and educated by product issuers on their products.

Buyout option

Prior to 1 January 2022, we entered into an agreement with the Licensee to buy back the register rights of our client base. If we leave the financial services industry, we are eligible to sell the register rights of our client base to Licensee name. The valuation of these rights is based on a multiple of the annual financial planning revenue generated by our practice.

Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs, offered annually to qualifying practices.

Placement fees

From time to time the Licensee may receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by the Licensee. We may share in this fee based on the level of participation by our clients.

Other business interests and relationships

Equity partnership

We are 34% owned by Associated Planners Financial Services Pty Ltd which is a member of the AMP Group

Our joint venture referral arrangements

We control a percentage of the equity interests in the joint venture providing the services listed below. As a result, we will benefit from fees, dividends or income received from the profits or value of the joint venture that may result from any payments or other benefits received in respect of the services provided to you.

| Provider and relationship | Services | Payment arrangement |
|--|------------|--|
| Harg and Company and Prudent Business Services | Accounting | We pay up to 100% of the first year's ongoing service fees in conjunction with the referral. |
| TWR Group | Accounting | We pay up to 26.5% of the total remuneration received in conjunction with the referral. |

Other Business arrangements and interests

In addition to providing the services listed in this guide, we have a SMSF Administration and accounting relationship with AUSTRALIAN SUPER MANAGER PTY LIMITED which provides SMSF administration services. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

We control a percentage of the equity interests in the business providing the services listed above. As a result, we will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

Aggregated CAR arrangements

Peter Audet owns an equity interest in Advice for Life Pty Ltd. which are also authorised by the Licensee to provide financial advice. When the licensee fee is determined for the practices in our aggregation, it will be done based on the total revenue and total number of advisers of all the practices in the aggregation

Separately managed accounts (SMA)

A separately managed account (SMA) is an account where a responsible entity, based on advice from a professional investment manager, can make investment decisions on a client's portfolio and transact on those decisions without requiring the client's express consent each time. This means the responsible entity is responsible for the discretionary management of the client's investment portfolio.

We distribute the Wealth Managed Portfolios. which is/are administered by MyNorth

We are not the investment manager and have no relationship or association with the investment manager.

The responsible entity appoints a professional investment manager to advise on the SMA portfolio's management. The responsible entity makes all investment decisions relating to the SMA portfolios.

For more information about how the product works and the roles and responsibilities of the key parties, please refer to the Wealth Managed Portfolio PDS which we provide to you if we recommend the SMA product to you.

Fees

Other than the fees disclosed under 'Our Fees' above, we do not receive any other remuneration in relation to the Wealth Managed Portfolios

Note

If you are no longer our client, the responsible entity may have the discretion to move your investments out of the Wealth Managed Portfolios

ABNs and Australian financial services licences (AFSL)

| | |
|---------------------------|---|
| Responsible entity | NMMT ABN 42 058 835 573, AFSL 234653 |
| Investment manager | Mercer Investments (Australia) ABN 66 008 612 397, AFSL 244 385 |

Financial and Credit Adviser Profiles

About Peter Audet

Peter Audet is an Authorised Representative 239328 and credit representative 395309 of the Licensee.

Contact details

| | |
|----------------|--|
| Address | Level 3, 10 Browning Street, West End Qld 4101 |
| Phone | 07 3029 5400 |
| Email | peter.audet@varria.com.au |

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How am I paid?

- I receive the following from our practice:
- salary
- dividends

Peter receives a base salary. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Peter Bond

Peter is an Authorised Representative 345144 and credit representative 380935 of the Licensee.

Contact details

| | |
|----------------|--|
| Address | Level 3, 10 Browning Street, West End Qld 4101 |
| Phone | 07 3029 5400 |
| Email | peter.bond@varria.com.au |

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How am I paid?

I receive the following from our practice:

- salary
- Bonus
- dividends

Peter receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding

Financial and Credit Adviser Profiles

About Andrew Carmichael

Andrew is an Authorised Representative 1260388 and credit representative 504252 of the Licensee.

Contact details

| | |
|----------------|--|
| Address | Level 3, 10 Browning Street, West End Qld 4101 |
| Phone | 07 3029 5400 |
| Email | andrew.carmichael@varria.com.au |

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How I am paid

I receive the following from our practice:

- salary
- bonus
- dividends

Andrew receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Shane Carty

Shane Carty is an Authorised Representative 239359 and credit representative 395310 of the Licensee.

Contact details

| | |
|----------------|--|
| Address | Level 3, 10 Browning Street, West End Qld 4101 |
| Phone | 07 3029 5400 |
| Email | shane.carty@varria.com.au |

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

How I am paid

I receive the following from our practice:

- salary
- bonus

Shane receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received

Financial and Credit Adviser Profiles

About Kane Dalley

Kane is an Authorised Representative 302314 and credit representative 407185 of the Licensee.

Contact details

| | |
|---------|--|
| Address | 7B / 35 Seaside Blvd, Marcoola, QLD 4564 |
| Phone | 07 5446 3186 |
| Email | Kane.dalley@varria.com.au |

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds

How I am paid

I receive the following from our practice:

- salary
- bonus
- dividends

Kane receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Henry Do

Henry is an Authorised Representative 324018 and credit representative 371410 of the Licensee.

Contact details

| | |
|----------------|--|
| Address | Level 3, 10 Browning Street, West End Qld 4101 |
| Phone | 07 3029 5400 |
| Email | henry.do@varria.com.au |

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How am I paid?

I receive the following from our practice:

- salary
- Bonus
- dividends

Henry receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Christopher Ey

Christopher is an Authorised Representative 263712 and credit representative 544178 of the Licensee.

Contact details

| | |
|----------------|--|
| Address | Level 3, 10 Browning Street, West End Qld 4101 |
| Phone | 07 3029 5400 |
| Email | chris.ey@varria.com.au |

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

How am I paid?

I receive the following from our practice:

- salary
- bonus
- dividends

Chris receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Delwen Dean

Delwen is an Authorised Representative 303424 and credit representative 372090 of the Licensee.

Contact details

| | |
|---------|--|
| Address | Level 3, 10 Browning Street, West End Qld 4101 |
| Phone | 07 3029 5400 |
| Email | delwen.dean@varria.com.au |

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How I am paid

receive the following from our practice:

- salary
- bonus
- dividends

Delwen receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. She also receives dividends in line with her shareholding.

Financial and Credit Adviser Profiles

About Jodi Gleeson

Jodi is an Authorised Representative 403056 and credit representative 447356 of the Licensee.

Contact details

| | |
|---------|--|
| Address | Level 3, 10 Browning Street, West End Qld 4101 |
| Phone | 07 3029 5400 |
| Email | jodi.gleeson@varria.com.au |

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How I am paid

I receive the following from our practice:

- salary
- bonus
- dividends

Jodi receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. She also receives dividends in line with her shareholding.

Financial and Credit Adviser Profiles

About Matthew Kallis

Matthew is an Authorised Representative 283155 and credit representative 395382 of the Licensee.

Contact details

| | |
|----------------|--|
| Address | Level 3, 10 Browning Street, West End Qld 4101 |
| Phone | 07 3029 5400 |
| Email | matt.kallis@varria.com.au |
| | |
| | |

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How I am paid

I receive the following from our practice:

- salary
- bonus
- dividends

Matt receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Scott Kilvington

Scott is an Authorised Representative 248816 and credit representative 374940 of the Licensee.

Contact details

| | |
|----------------|--|
| Address | Level 3, 10 Browning Street, West End Qld 4101 |
| Phone | 07 3029 5400 |
| Email | scott.kilvington@varria.com.au |

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How I am paid

I receive the following from our practice:

- salary
- bonus
- dividends

Scott receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Tristan Seeto

Tristan is an Authorised Representative 1262426 and credit representative 506424 of the Licensee.

Contact details

| | |
|---------|--|
| Address | Level 3, 10 Browning Street, West End Qld 4101 |
| Phone | 07 3029 5400 |
| Email | tristan.seeto@varria.com.au |

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How I am paid

I receive the following from our practice:

- salary
- bonus
- dividends

Tristan receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received. He also receives dividends in line with his shareholding.

Financial and Credit Adviser Profiles

About Andrew Tynan

Andrew is an Authorised Representative 240416 and credit representative 395316 of the Licensee.

Contact details

| | |
|----------------|--|
| Address | Level 3, 10 Browning Street, West End Qld 4101 |
| Phone | 07 3029 5400 |
| Email | andrew.tynan@varria.com.au |

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

How am I paid?

I receive the following from our practice:

— salary

Andrew receives a base salary and can receive a bonus of up to 20% - 50% of the initial Advice fee and/or initial insurance commissions received.