

Adviser Profile

Jennifer Southgate

Authorised Representative No. 240826

Your Adviser

Profile	Jen has been individually authorised (Representative Number 240826) to provide financial product advice and deal in all of the below mentioned categories on behalf of Aon Hewitt Financial Advice Limited.
Experience	Jen has over 20 years of experience in the Financial Services industry as a Financial Adviser. Her focus has been on Risk Insurance and Superannuation.
Qualifications	Jen holds the following qualifications: <ul style="list-style-type: none">• Diploma Financial Services (Financial Planning)
Contact details	Physical address: 2 Yeramba Close, Upper Beaconsfield 3808 Postal address: PO BOX 24046 Melbourne Phone: 03 5944 4813 Fax: 03 5944 4244

Authorisations

Jen is authorised to provide financial product advice and deal in the following:

- i. deposit and payment products limited to:
 - a. basic deposit products;
 - b. deposit products other than basic deposit products;
- ii. life products including:
 - a. investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - b. life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- iii. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997); and
- iv. superannuation.

Fees and charges

Initial consultation	Free of charge
Advice preparation	Completion of needs analysis: Free of charge Advice preparation: \$550 - \$2,750 The actual fee for the preparation of advice will vary depending on the complexity of your situation and the advice required. Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you.
Implementation	Up to 2.2% of funds under management with a minimum of \$550. This fee may be paid by cheque or collected from any investment product commission. The actual fee will be stated in the Statement of Advice and agreed with you prior to the placement of your investments..

Review service	A minimum ongoing service fee will be calculated as a percentage of your total portfolio to a maximum of 1.1%.
Consulting fees	Included in implementation and review fees.
Commissions	Refer to the Financial Services Guide for a detailed explanation of commissions that may be paid to me by product issuer(s).

Note: All fees and charges quoted are inclusive of GST.