



FINANCIAL SERVICES GUIDE

PREPARED ON 26 MAY 2020

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

MY DETAILS

Name	Amien Sym
Business Name	Baytree Holdings Pty Ltd ATF The AJS Trust T/As Infuse Life
Address	Level 1, 375 Charles Street, North Perth WA 6006
Postal Address	PO Box 299, Karrinyup, WA 6921
Telephone	08 9388 2433
Email	amien@infuselife.com.au

Baytree Holdings Pty Ltd ATF The AJS Trust T/As Infuse Life (Rep No. 444175) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Infuse Life are listed above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

Authorised Representative Number: 265119

Qualifications

- Introduction to Financial Planning- DFP 1
- Risk Management & Insurance Planning – DFP 2
- PS146 Assessment- Superannuation
- Investment Planning 1

Experience

- I have been working in the financial services industry since 1996.

How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under “My financial services” by telephone, fax or email. Please refer to my contact details above.

MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments
- Superannuation
- Investor Directed Portfolio Service (IDPS).

FEES AND COMMISSIONS PAID TO AFFINIA

Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission / fee is calculated as a percentage of the funds you invest and / or the premium paid by you. The fee may be deducted from the amount invested or commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance investments, managed investments, superannuation, IDPS products: between 0% - 5% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% - 77% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions, fees may be deducted regularly from your investment for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns. In some cases, they may be deducted from your investment.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance investments, superannuation, IDPS products: between 0% - 3% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% and 22% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$385. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$110 (assuming there is no change to the premium you pay in subsequent years).

Fees and Charges

Fees may be charged for the services I provide. These fees will be agreed upon and confirmed to you prior to any service provided. Current fees and charges (GST inclusive) are:

Advice Preparation Fees: 1st Year & 2nd Year

Fees for the preparation of your advice may range between \$330 and \$3,300. For Insurance only advice, should you cancel your insurance cover within:

- the first year of the commencement of the policy/s, a fee equivalent to 80% of the total first year's premium will be invoiced to you;
- the second year of commencement of the policy/s, a fee equivalent to 60% of the total first year's premium will be invoiced to you.

The invoice is to cover our administration fees for the advice due to insurance commission write back conditions from the Insurance provider.

Advice Implementation Fees

Fees for the implementation of your advice may be set fee ranging between \$1,000 and \$10,000. Alternatively, our implementation fee can be calculated as a percentage of your total portfolio ranging between 0 % and 5.5 %

Ongoing Advice Fees

Our ongoing advice fee can be calculated as 1.00% of your total portfolio. For an investment of \$100,000 the fee incurred would be \$1,000 per annum.

Alternatively, our ongoing advice fee can be calculated as a percentage of contributions made into your investment of up to 4.50%. For each contribution of \$1,000 this would equate to \$45. The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased will be detailed in your Statement of Advice.

Claims Assistance

Fees for assistance with your insurance claim range between \$0 and \$10,000.

How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you, Baytree Holdings Pty Ltd ATF The AJS Trust T/As Infuse Life is paid 100% of the commission and fees paid to Affinia.

I am a director, shareholder & employee of Baytree Holdings Pty Ltd. Baytree Holdings Pty Ltd ATF The AJS Trust T/As Infuse Life pays me a salary from the commissions and fees received.

Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

AFFINIA FINANCIAL ADVISERS LIMITED

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