

## Adviser profile

# Alistair Carter

Authorised Representative No. 422134

## Carter Financial Services Pty Ltd

Corporate Authorised Representative No. 421838

### Your adviser

#### Contact details

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#### Profile

Carter Financial Services Pty Ltd is engaged in personal and business risk insurance and in financial planning for clients of this company.

Alistair Carter has been individually authorised (Representative Number 422134) to provide financial product advice and deal in all of the below mentioned categories as an employee of Carter Financial Services on behalf of Aon Hewitt Financial Advice Limited.

#### Experience

Alistair Carter has been a successful business operator for the last 20 years.

#### Qualifications

Diploma of Financial Services (Financial Planning)

### Authorisations

#### Australian Financial Services License

Alistair Carter 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. securities;
- iv. interest in managed investment schemes including investor directed portfolio services;
- v. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997); and
- vi. superannuation.

## Fees and charges

### **Initial consultation**

Free of charge

### **Advice preparation**

Completion of needs analysis: Free

Advice preparation: \$200 - \$500, this will only be charged in the event that there is no implementation of the advice.

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 1.1% depending on the amount invested.

This fee may be paid by cheque or collected from any investment product. 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 5%.

### **Commissions**

Refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by product issuer(s).

Alistair Carter is an employee of Carter Financial Services Pty Ltd and receives a salary.

The above is a guide only and full details of fees, charges and any other benefits will be disclosed upon recommendation of products.

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