

Adviser Profile

Anna Saltmarsh

Authorised Representative No. 1262783

Carter Financial Services Pty Ltd

Corporate Authorised Representative No. 421838

Your adviser

Contact details

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Anna Saltmarsh

Profile

Carter Financial Services Pty Ltd is a boutique financial services company that provides advice in the following areas:

- Risk Insurance- personal insurance and key person business insurance
- Financial Planning
- Superannuation

Carter Financial Services strives to keep personal insurance personal. We spend time to ensure our clients understand both the insurances and the strategies we recommend.

Anna Saltmarsh has been individually authorised (Representative Number 1262783) to provide financial product advice and deal in all of the below mentioned categories as an employee of Carter Financial Services Pty Ltd on behalf of Aon Hewitt Financial Advice Limited.

Experience

Anna has a Business Degree and has a diverse background of experience in Tourism and Hospitality business operations and management.

Anna's skills and experience developed from her history in both Hospitality and Tourism sectors has helps her be approachable and friendly yet still adaptable and understanding towards assisting clients in protecting themselves and their families against unexpected health and life events.

Anna's organisational skills are also useful in assisting clients in organising and implementing wealth strategies and retirement planning.

Qualifications and certifications

Diploma of Financial Planning

Authorisations

Australian Financial Services License

Anna 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: \$150-\$500

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 deducted 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 adviser 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).

Anna Saltmarsh 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.