

Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

Imke Reifarth

Imke Reifarth is a Sub-Authorised Representative (No 1004451) of Beside Advisory Pty Ltd. Beside Advisory Pty Ltd is a Corporate Authorised Representative (No 1292249) of Sentry Advice Pty Ltd AFSL 227748 (The Licensee).

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The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Self-Managed Super Funds
- Securities
- Standard Margin Lending
- Aged Care
- Tax (Financial) Adviser

How are my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

Initial Consultation

This initial meeting is at no cost to you.

Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice.

At the end of this meeting, we will outline the next steps and detail any fees applicable.

Advice preparation

You may be charged a Statement of Advice preparation fee which will depend on the complexity of your individual circumstances and type of advice you require. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The fee may range from \$2,200 - \$11,000.

Implementation

We will outline the details of any fees, including Implementation Fees, for you to authorise before any work is carried out.

If you elect to proceed with our advice the fee will range from \$0 to \$5,500.

Insurance products

Imke Reifarth and Beside Advisory Pty Ltd do not receive any commissions on any financial products including insurances.

Ongoing fee for advice

If you elect to pay a fee for access to services involved in the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.

The ongoing advice fee will be based on the level of services made available to you and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets, or incomes, executive options, or multiple investment entities. The frequency that review services are made available to you will also impact on the fee charged.

The ongoing advice fee can range from \$5,500 - \$33,000 per annum.

Ad hoc advice

Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of \$330 per hour may apply.

Other benefits, interests, or associations

Imke Reifarth and Beside Advisory Pty Ltd do not have any referral arrangements with referral partners.

How to find me

If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 02 7255 0425 or via email at imke@beside.com.au.