

# About Your Adviser



## Kathryn Trotter

Authorised Representative No. 245603

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### Beacon Planning Solutions

Beacon Financial Management Pty Ltd

Authorised Representative No. 386830

### Business Contact Details

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## About Me

As your financial adviser, I am passionate about providing quality advice and solutions personalised to your needs.

I commenced my career as a financial adviser in 2003 and became an authorised representative of Alliance Wealth Pty Ltd on 18 June 2021.

I hold the following qualifications:

- Diploma of Financial Services (Financial Planning)

I hold the following memberships:

- Practitioner Member of the Association of Financial Advisers

I am authorised to provide the following financial services:

### Superannuation and Retirement Planning

Personal Superannuation  
Corporate Superannuation  
Industry and Public Sector Superannuation  
Pensions and Annuities  
Centrelink / Veterans' Affairs Assistance

### Wealth Creation and Investments

Cash and Term Deposits  
Investment Bonds  
Managed Investments  
Derivatives

### Wealth Protection

Term Life Insurance  
Total and Permanent Disability (TPD) Insurance  
Trauma Insurance  
Income Protection Insurance  
Business Insurance  
Insurance Claims Assistance

### Other Financial Planning Services

Budgeting and Cashflow Management  
Debt Management

## My Remuneration

I am remunerated by:

- Salary

The following table summarises the types of fees or commissions that are applicable to the services that I provide. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All amounts are inclusive of Goods and Services Tax (GST).

Type of Remuneration	From	To
Implementation Fee	\$2,200	\$4,400
SoA Preparation Fee	\$2,200	\$4,400
Hourly Rate		\$250

Type of Remuneration	Initial	Ongoing (pa)
Adviser Service Fee	\$2,200 to \$4,400	\$880 to \$1,100
Insurance Commission*	0% to 66%^	0% to 31.13%

\* Based on a % of funds invested or insurance premiums

^ Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020, commission of up to 130% will apply to additional cover.

## Benefits, Interests and Associations

The Business, associated entities or I do not have related parties, shareholdings or arrangements with referral parties that may be capable or reasonably seen to be capable of influencing my advice.