

ABOUT YOUR ADVISER

Mohammad Hussein
Authorised Representative Number 000288941

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CORPORATE REPRESENTATIVE NAME

Macarthur Wealth Management Pty Ltd

BUSINESS CONTACT DETAILS

24A Macarthur Street

Parramatta NSW 2150

CORPORATE AUTHORISED

REPRESENTATIVE NUMBER 001282807

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Golden Oak Wealth Advisers Pty Ltd, ABN: 28 694 895 344 | AFSL: 700322 authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the Golden Oak Wealth Advisers Pty Ltd Website Disclosure Information (WDI).

ABOUT ME

I commenced my career as a financial adviser in 2008.

I hold the following qualifications:

- Bachelor of Business (applied finance) Major in Financial Planning
- Certified Financial Planner (CFP)
- SuperConcepts & ICFS Specialist SMSF online course

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Education standard
- Passed the Financial Advisers Exam

I hold the following memberships:

- Financial Advice Association of Australia
- Justice of the Peace

I am authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance
Aged Care

Wealth Creation and Investments

Deposit Products
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)

Wealth Protection

Personal Insurance
Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

My remuneration

As an employee of Macarthur Wealth Management, I receive a salary package.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

The following table summarises the types of fees or commissions 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).

Remuneration Type	From	To
Implementation Fee	\$550	\$2,200+
SoA Preparation Fee	\$3,300	\$8,800+
Hourly Rate	\$440	
Remuneration Type	Initial	Ongoing (pa)
Adviser Service Fee	\$0 to \$0	\$3,300 to \$8,800+
Adviser Service Fee*	0% to 0%	0% to 0%
Contribution Fee*	0% to 0%	0% to 0%
Investment Commission*	0% to 0%	0% to 0%
Insurance Commission*	0% to 66%^	0% to 35%

*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 have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

Related Parties

NY Lawyers is associated with Macarthur Wealth Management through a family relationship. The Principal of NY Lawyers is the spouse of Mohammad Hussein, Principal of Macarthur Wealth Management. Where you utilise the services of NY Lawyers, no fee or commission is paid to Macarthur Wealth Management or Golden Oak Wealth Advisers.

Referral Parties

Not applicable

Shareholdings

Not applicable

Product Arrangements

Not applicable