



SMSF ADVISERS NETWORK PTY LTD

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FINANCIAL SERVICES GUIDE

ADVISER PROFILE & FEE SCHEDULE

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FSG Part 2 of 2

Who Are We?

Business Name: Ahead Financial Group Pty Ltd
Address: 6/45 Railway Pde
Kogarah NSW 2217
Postal Address: PO Box 77
Banksia NSW 2216
Phone Number: (02) 8957 0671
Fax Number: (02) 8580 4880
Website: www.sgtax.com.au
Email: info@sgtax.com.au

Ahead Financial Group Pty Ltd (ABN 98 139 008 398) is a Corporate Authorised Representative No. 125 4243 of SMSF Advisers Network Pty Ltd.

St George Taxcare Pty Ltd & Ahead Financial Group Pty Ltd, founded by Mr Ka Mak, offers a range of accounting, taxation, superannuation, mortgage & immigration services to personal and small business clients.

Please be aware that *St George Taxcare Pty Ltd* is a business that may be associated with the provision of our advice to you. As a result of this association, the below listed Authorised Representatives may benefit from the payment of fees to *St George Taxcare Pty Ltd* in addition to the fees charged for advice provided under SMSF Advisers Network Pty Ltd. Confirmation and details of the fees involved where this arrangement is applicable, will be included in your Statement of Advice.

Details of Authorised Representatives of the SMSF Advisers Network Pty Ltd who can provide you with financial advice within our office are as follows:

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Wholly owned subsidiary of the
National Tax & Accountants'
Association

Ka Mak

Authorised Representative No: 125 4242

Email: info@sgtax.com.au

Mr Ka Mak holds a Bachelor of Commence from UNSW, Master of Business in Administration from UTS, and Graduate Certificate of Australian Migration Law and Practice from ANU. He is also a Certified Practising Accountant, Chartered Tax Advisor, registered tax agent and registered migration agent (MARN 1679983).

Having completed a Diploma of Financial Services (Financial Planning) through the Investment Banking Institute, Mr Mak is also able to provide strategic superannuation advice to his client. Mr Mak has over 20 years experience in advice and specialises in personal & small business clients.

Ka Mak is remunerated by funds generated through SAN.

Please note that no commissions from product providers are received by any Authorised Representative of the SMSF Advisers Network Pty Ltd.

Your Adviser, as detailed above can provide strategic advice in the following areas:

- Basic Deposit Products; and
- Superannuation (including Self-Managed Superannuation Funds).

How we charge

Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee, or as a combination of both. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

Hourly Rates

A typical rate for fee for service arrangements is \$300 per hour plus GST.

Advice Preparation Fee

This is a one-off fee charged for the preparation of the advice provided. Professional Advice Fees can range from \$600 to \$1,500 plus GST. The cost will be determined by the advice provided and your advice requirements. This fee is applicable even if you decide not to proceed with the advice provided.

Implementation Fees

To implement our advice, we may charge a fee. This fee is typically between \$300 to \$1,100 plus GST depending on the advice, strategies and time involved.

Ongoing Advice Fees

We offer an ongoing review service to ensure you are on track to achieving your goals and objectives as well as addressing any issues that may arise. The cost of this service will vary depending on your level of service required or selected. This fee can range between \$1,200 and \$3,500 plus GST per annum.

Details of all fees will be clearly documented in the Statement of Advice you receive.

All fees are paid directly to SMSF Advisers Network who then pays the income to the Authorised Representative on a bi-monthly basis.

Referral Fees

SMSF Advisers Network Pty Ltd and its Authorised Representatives may work closely with many professional people and organisations such as solicitors and clubs to assist in providing you with advice.

Where we receive referrals from these sources, there may be a referral fee paid or received. Referral fees are not a separate charge to you. Referral fees will be disclosed to you at the time of referral and/or will be detailed in your Statement of Advice.

We currently do not have any referrals in place.