



# FINANCIAL SERVICES GUIDE

PREPARED ON 15 DECEMBER 2023

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1, dated 15 December 2023.

These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

## MY DETAILS

<b>Name</b>	Timothy Henry
<b>Business Name</b>	Tim Henry Financial Pty Ltd ATF The Henry Family Trust t/a Aspire Planning
<b>Address</b>	13/328 Reserve Road, Cheltenham, VIC, 3192
<b>Telephone</b>	(03) 9584 3343
<b>Mobile</b>	0407 327 501
<b>Email</b>	<a href="mailto:tim@aspireplanning.com.au">tim@aspireplanning.com.au</a>
<b>Website</b>	<a href="http://www.aspireplanning.com.au">www.aspireplanning.com.au</a>

Tim Henry Financial Pty Ltd ATF The Henry Family Trust (Rep No. 1235066) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Tim Henry Financial Pty Ltd ATF The Henry Family Trust are listed above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf and am authorised by Affinia to distribute this FSG.

**Authorised Representative Number: 334280**

### Qualifications & Designations

- Graduate Diploma Applied Finance (Financial Planning)
- Graduate Certificate in Financial Planning
- Bachelor of Business (Banking and Finance)

### Specialist Training Courses

- Certification of Completion – Self Managed Super Funds, Kaplan

### How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under "My financial services" by telephone, fax or email. Please refer to my contact details above.

### Professional Memberships

- Association of Financial Advisers (AFA)

### Experience

I have been working in the financial services industry and providing financial advice services to clients since 2009.

## MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments, including Investor Directed Portfolio Service (IDPS)
- Retirement Savings Accounts
- Superannuation, including Self-Managed Superannuation funds
- Securities

## FEES AND COMMISSIONS PAID TO AFFINIA

### COMMISSIONS - Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as a percentage of the premium paid by you. The commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 66% (GST inclusive) of the premium that you pay.

### Ongoing commissions paid to Affinia

Ongoing commissions may be paid regularly by the product provider for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% and 22% (GST inclusive) of the renewal premium. For level commission arrangements this will be up to 30% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total "upfront" commission paid by the product issuer to Affinia will be between \$0 and \$330. Thereafter, the "ongoing" commission paid to Affinia will be between \$0 and \$110 (assuming upfront commission arrangements and there is no change to the premium you pay in subsequent years).

## FEES

Fees may be charged for the services I provide which will be agreed upon and confirmed to you prior to any service provided. Fees may relate to providing a specific piece of advice and/or for further advice services provided. Current fees and charges (GST inclusive) are:

### Strategy Fee

Fees for a strategy may be set fee ranging between \$0 and \$5,000.

### Recommendation and Implementation Fees

Fees for the implementation of your advice may be a set fee between \$0 and \$5,000.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice.

### Annual Service Fees

If you have an annual service arrangement, service fees may be:

- A fixed fee of between \$0 and \$10,000 payable in one lump sum or in instalments.

Fees related to annual service arrangements will be outlined and agreed to in your Client Service Agreement.

### Estate Planning Facilitation Fees

Fees for the facilitation of Estate Planning maybe a set fee ranging between \$1,670 - \$5,000. This fee will be invoiced in two parts:

- Facilitation fee which is payable to us. This fee will range between \$990 and \$3,000 depending on the complexity.
- Legal fees for the consultation and preparation of any estate planning documentation will range between \$350 and \$3,000 depending on the complexity.

### Aged Care Service Fees

Fees for Aged Care Service maybe a set fee ranging between \$0 and \$5,000.

### How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you, Tim Henry Financial Pty Ltd is paid 100% of the commission and fees paid to Affinia.

I am a director of Tim Henry Financial Pty Ltd which pays me a salary from the commissions and fees received.

### Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

**Referrals**

We have a referral arrangement in place with Winestone & Associates Pty Ltd whereby we pay 25% (exc GST) of the initial and ongoing fees and/or commissions we receive as a result of client referrals from them.

We have a referral arrangement in place with CareAbout whereby we pay 25% (exc GST) of the initial and ongoing fees and/or commissions we receive as a result of client referrals from them.



# FINANCIAL SERVICES GUIDE

PREPARED ON 15 DECEMBER 2023

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1, dated 15 December 2023.

These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

## MY DETAILS

<b>Name</b>	Leandro Bonin
<b>Business Name</b>	Tim Henry Financial Pty Ltd ATF The Henry Family Trust t/a Aspire Planning
<b>Address</b>	13/328 Reserve Road, Cheltenham VIC 3192
<b>Telephone</b>	(03) 9584 3343
<b>Mobile</b>	0425 625 998
<b>Email</b>	<a href="mailto:leandro@aspireplanning.com.au">leandro@aspireplanning.com.au</a>
<b>Website</b>	<a href="http://www.aspireplanning.com.au">www.aspireplanning.com.au</a>

Tim Henry Financial Pty Ltd ATF The Henry Family Trust (Rep No. 1235066) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Tim Henry Financial Pty Ltd ATF The Henry Family Trust are listed above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf and am authorised by Affinia to distribute this FSG.

**Authorised Representative Number: 1296409**

### Qualifications & Designations

- Graduate Diploma of Financial Planning
- Master of Business Administration
- Bachelor of Business Administration
- Diploma of Financial Planning

### How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under "My financial services" by telephone, fax or email. Please refer to my contact details above.

### Experience

I have been working in the financial services industry since 2006 and providing financial advice services to clients since 2022.

## MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice
- Aged Care Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments, including Investor Directed Portfolio Service (IDPS)
- Retirement Savings Accounts
- Superannuation
- Securities

## FEES AND COMMISSIONS PAID TO AFFINIA

### COMMISSIONS - Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as a percentage of the premium paid by you. The commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 66% (GST inclusive) of the premium that you pay.

### Ongoing commissions paid to Affinia

Ongoing commissions may be paid regularly by the product provider for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% and 22% (GST inclusive) of the renewal premium. For level commission arrangements this will be up to 30% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total "upfront" commission paid by the product issuer to Affinia will be between \$0 and \$330. Thereafter, the "ongoing" commission paid to Affinia will be between \$0 and \$110 (assuming upfront commission arrangements and there is no change to the premium you pay in subsequent years).

## FEES

Fees may be charged for the services I provide which will be agreed upon and confirmed to you prior to any service provided. Fees may relate to providing a specific piece of advice and/or for further advice services provided. Current fees and charges (GST inclusive) are:

### Strategy Fees

Fees for the preparation of your advice may range from \$0 to \$5,000.

### Recommendation and Implementation Fees

Fees for the implementation of your advice may be a set fee between \$0 and \$5,000.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice.

### Annual Service Fees

If you have an annual service arrangement, service fees may be:

- A fixed fee of between \$0 and \$10,000 payable in one lump sum or in instalments.

### Estate Planning Facilitation Fees

Fees for the facilitation of Estate Planning may be a set fee ranging between \$1,670 - \$5,000. This fee will be invoiced in two parts:

- Facilitation fee which is payable to us. This fee will range between \$990 and \$3,000 depending on the complexity.
- Legal fees for the consultation and preparation of any estate planning documentation will range between \$350 and \$3,000 depending on the complexity.

### Aged Care Service Fees

Fees for Aged Care Service may be a set fee ranging between \$0 and \$5,000.

Fees related to annual service arrangements will be outlined and agreed to in your Client Service Agreement.

### How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you Tim Henry Financial Pty Ltd ATF The Henry Family Trust is paid 100% of the commission and fees paid to Affinia.

I am an employee of Tim Henry Financial Pty Ltd which pays me a salary and bonus from the commissions and fees received. Any bonus I may receive will be conditional upon satisfaction of a range of performance criteria.

### Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

**Referrals**

We have a referral arrangement in place with Winestone & Associates Pty Ltd whereby we pay 25% (exc GST) of the initial and ongoing fees and/or commissions we receive as a result of client referrals from them.

We have a referral arrangement in place with CareAbout whereby we pay 25% (exc GST) of the initial and ongoing fees and/or commissions we receive as a result of client referrals from them.



# FINANCIAL SERVICES GUIDE

PREPARED ON 15 DECEMBER 2023

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1, dated 15 December 2023.

These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

## MY DETAILS

**Name** David Gates

**Business Name** Tim Henry Financial Pty Ltd ATF The Henry Family Trust t/a Aspire Planning

**Address** 13/328 Reserve Road, Cheltenham, VIC, 3192

**Telephone** (03) 9584 3343

**Mobile** 0430 592438

**Email** admin@aspireplanning.com.au

**Website** [www.aspireplanning.com.au](http://www.aspireplanning.com.au)

Tim Henry Financial Pty Ltd ATF The Henry Family Trust (Rep No. 1235066) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Tim Henry Financial Pty Ltd ATF The Henry Family Trust are listed above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf and am authorised by Affinia to distribute this FSG.

**Authorised Representative Number: 300477**

### Qualifications & Designations

- Diploma of Financial Services (Financial Planning)
- Chartered Life Practitioner (ChLP)

### Experience

I have been working in the financial services and providing financial advice services to clients since 1986.

### How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under "My financial services" by telephone, fax or email. Please refer to my contact details above.

### Professional Memberships

- Association of Financial Advisers

## MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments, including Investor Directed Portfolio Service (IDPS)
- Retirement Savings Accounts
- Superannuation

## FEES AND COMMISSIONS PAID TO AFFINIA

### COMMISSIONS

#### Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as a percentage of the premium paid by you. The commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 66% (GST inclusive) of the premium that you pay.

#### Ongoing commissions paid to Affinia

Ongoing commissions may be paid regularly by the product provider for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% and 22% (GST inclusive) of the renewal premium. For level commission arrangements this will be up to 30% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total "upfront" commission paid by the product issuer to Affinia will be between \$0 and \$330. Thereafter, the "ongoing" commission paid to Affinia will be between \$0 and \$110 (assuming upfront commission arrangements and there is no change to the premium you pay in subsequent years).

### FEES

Fees may be charged for the services I provide which will be agreed upon and confirmed to you prior to any service provided. Fees may relate to providing a specific piece of advice and/or for further advice services provided. Current fees and charges (GST inclusive) are:

#### Strategy Fee

Fees for a strategy may be set fee ranging between \$0 and \$5,000.

#### Recommendation and Implementation Fees

Fees for the implementation of your advice may be a set fee between \$0 and \$5,000.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice.

#### Annual Service Fees

If you have an annual service arrangement, service fees may be:

- A fixed fee of between \$0 and \$10,000 payable in one lump sum or in instalments.

Fees related to annual service arrangements will be outlined and agreed to in your Client Service Agreement.

#### Estate Planning Facilitation Fees

Fees for the facilitation of Estate Planning may be a set fee ranging between \$1,670 - \$5,000. This fee will be invoiced in two parts:

- Facilitation fee which is payable to us. This fee will range between \$990 and \$3,000 depending on the complexity.
- Legal fees for the consultation and preparation of any estate planning documentation will range between \$350 and \$3,000 depending on the complexity.

#### How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you, Tim Henry Financial Pty Ltd is paid 100% of the commission and fees paid to Affinia.

I am a contractor Tim Henry Financial Pty Ltd which pays me 100% of the commissions and fees received for the advice I provide.

#### Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.