



Financial Planning



HLCFINANCIAL
SOLUTIONS

Level 1, 161 London Circuit
Canberra ACT 2601
PO Box 213
Civic Square ACT 2608
Phone **02 6214 8585**
Fax **02 6214 8586**

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Who is HLC Financial Solutions Pty Ltd?

HLC Financial Solutions Pty Ltd trading as HLC Financial Solutions Pty Ltd is a Corporate Authorised Representative of AXA Financial Planning Ltd. The Australian Securities and Investment Commission (ASIC) has granted HLC Financial Solutions Pty Ltd authority to provide financial services on behalf of AXA Financial Planning Ltd

HLC Financial Solutions Pty Ltd can offer a range of financial services listed within this Financial Services Guide. These services will be delivered by one of our professional financial planners who will have the necessary skills and accreditation to assist you with the service you require.

Contact details

Level 1, 161 London Cct

Canberra City ACT 2601

Telephone: 02 6214 8585

Facsimile: 02 6214 8586

Email Address: hlcfs@homeact.com.au

Services

We offer a range of services which include:

Advice

- ▼ Guidance on budgeting
- ▼ Savings and wealth creation strategies
- ▼ Investment planning
- ▼ Superannuation planning
- ▼ Pre-retirement planning
- ▼ Retirement planning
- ▼ Risk and insurance analysis
- ▼ Estate planning considerations
- ▼ Centrelink planning
- ▼ Super & divorce planning
- ▼ Salary packaging advice
- ▼ Business succession planning

Products

- ▼ Cash management trusts
- ▼ Direct fixed interest
- ▼ Retail & wholesale managed investment schemes
- ▼ Direct shares
- ▼ Socially responsible investments
- ▼ Hedge funds
- ▼ Agribusiness
- ▼ Master trust products
- ▼ Geared products
- ▼ Superannuation products
- ▼ Self managed super funds
- ▼ Retirement income streams
- ▼ Personal and group insurance
- ▼ Business succession insurance
- ▼ General insurance



Financial Planning

AXA Financial Planning Limited ABN 21 005 799 977 Australian Financial Services Licensee, Licence No. 234663
Member of the Global AXA Group

www.axa.com.au

Be Life Confident

Who is your Financial Planner?

Your financial planner is John de la Torre of HLC Financial Solutions Pty Ltd and is an authorised representative of AXA Financial Planning. John has been granted an Australian Securities and Investments Commission (ASIC) number of 250613.

Education and Qualifications

Diploma of Business (Real Estate), Diploma of Company Directorship, Graduate Diploma of Legal Practice, Bachelor of Business (Accounting), Bachelor of Legal Studies, Master of Applied Finance

Experience

Authorised Representative of AXA Financial Planning since August 2001

Membership

General Member of the FPA, Associate Member of CPA Australia, Associate Member of the Mortgage & Finance Association of Australia, Associate Member of the Finance Brokers Association of Australia, Principal Member of the Real Estate Institute of the ACT & Fellow of the Australian Institute of Company Directors.

Financial Planner Services

John offers the following range of services:

Advice

- ▼ Guidance on budgeting
- ▼ Savings and wealth creation strategies
- ▼ Investment planning
- ▼ Superannuation planning
- ▼ Pre-retirement planning
- ▼ Retirement planning
- ▼ Risk and insurance analysis
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Products

- ▼ Cash management trusts
- ▼ Retail & wholesale managed investment schemes
- ▼ Direct shares
- ▼ Socially responsible investments

- ▼ Hedge funds
- ▼ Master trust products
- ▼ Geared products
- ▼ Superannuation products
- ▼ Self managed super funds
- ▼ Retirement income streams
- ▼ Personal and group insurance
- ▼ Business succession insurance

Costs

We offer a range of payment options which include:

Commission

A Commission may be payable when purchasing a financial product. Commission is calculated as a percentage of the funds you have invested and/or the insurance premium paid by you.

Upfront commission: is a one off payment payable at the time of purchase and can range between:

- ▼ Investment and superannuation products – up to 5.5% of the funds invested (deducted from the funds invested)
- ▼ Insurance products – between 11% and 125% of the premium you pay

Ongoing commission: is payable during the life of your financial product as part of the product provider's ongoing charges and can range between:

- ▼ Investment and superannuation products – up to 0.8% per annum of the funds invested (deducted from the funds invested)
- ▼ Insurance products – up to 40% per annum of the renewal premium

As an example, if you invest \$10,000 and an upfront commission of 5.5% is payable, AXA Financial Planning will receive an upfront commission of \$550. If you retain the \$10,000 investment and an ongoing commission of 0.55% per annum is payable, AXA Financial Planning will receive \$55 per annum.

As an example, if you take out insurance cover with an annual premium of \$2,000 and an upfront commission of 125% is payable, AXA Financial Planning will receive an upfront commission of \$2,500. If you retain this cover and the annual premium remains at \$2,000 and an ongoing commission of 40% per annum is payable, AXA Financial Planning will receive \$800 per annum.

Brokerage – Direct shares

Brokerage is payable for the purchase and/or sale of direct shares. The amount of brokerage charged varies according to the nature and quantity of shares. We will detail the brokerage payable in the Statement of Advice.

Remuneration

Practice

AXA Financial Planning will pay HLC Financial Solutions Pty Ltd 97% - 100% of the gross revenue received for the financial services and/or products recommended. AXA Financial Planning will retain 0% - 3% of the gross revenue received.

Authorised Representative

John receives a commission and may receive bonuses and other benefits for the provision of financial services.

Other benefits

HLC Financial Solutions Pty Ltd and/or their financial planners may receive the following benefits. These benefits are payable by the entities noted below and are not an additional charge to you.

A public register is held by AXA Financial Planning and John outlining the particulars of other benefits provided. You may request to review a copy of this register.

AXA Financial Planning

- ▼ Covering the cost of education programs (up to \$250 per annum).
- ▼ Covering the cost of business equipment and training. Points are accrued if net practice earnings are over \$50,000. One point is earned per \$1.25 (inc GST). For example, if net practice earnings are \$100,000, 40,000 points would accrue (equates to \$320).
- ▼ Ability to transfer client base to AXA Financial Planning. The amount payable is based on a multiple of the annual revenue, ranging from 1.5 - 3 (for both AXA and non AXA products). For example, if a client base generated \$200,000 revenue of both AXA and non AXA term insurance this would result in a buy out value of \$480,000.
- ▼ To streamline the services we provide, we may recommend AXA products. As a consequence, we participate in the Value Participation Scheme (VPS). VPS is a cash payment based on total funds under management for AXA products.