ABOUT YOUR ADVISER

Adviser Name: Patrick Crehan
Authorised Representative Number: 001005663

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SIMPLICITY RETIREMENT SOLUTIONS PTY LTD

Corporate Authorised Representative Number: 001307224

BUSINESS CONTACT DETAILS

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ABOUT ME

I commenced my career as a financial adviser in 2001 and I hold the following qualifications:

- Graduate Diploma of Financial Planning
- Certified Financial Planner
- Diploma of Financial Planning
- Bachelor of Arts Degree

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 (FAAA)

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 Gearing
Wealth Protection
Personal Insurance Business Insurance Insurance Claims Assistance

Other Financial Planning Services
Budgeting and Cashflow Management Debt Management Estate Planning Assistance

My remuneration

I am remunerated by:

- Salary and Profit Distribution

The following table summarises the types of fees or commissions that 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	NIL	
SoA Preparation Fee	$0	$6,900
Remuneration Type	**Initial**	**Ongoing (pa)**
Adviser Service Fee	$2,400 to $6,900	$2,400 to $6,900
Adviser Service Fee*	0% to 0%	0% to 0%
Contribution Fee*	0% to 0%	0% to 0%
Investment Commission*	0% to 4%	0% to 4%
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.

For example, a 1% Adviser Service Fee based on a $200,000 investment would equal a $2,000 fee payable.

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.