

Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

Trudy Kattwinkel

Trudy Kattwinkel is a Sub-Authorised Representative (No 401434) of AV Insure Pty Ltd trading as AV Insure Pty Ltd ATF AV Insure Trading Trust. AV Insure Pty Ltd is a Corporate Authorised Representative (No 401433) of Synchron Advice Pty Ltd AFSL 243313 (The Licensee).

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The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Tax (financial) Adviser

How are my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

Insurance products

My company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 31% (inclusive of GST) of your annual insurance premium.

Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you.

Ad hoc advice

Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$0 and \$440 per hour may apply.

Other benefits, interests, or associations

I or my company may have referral arrangements with selected referral partners. If a referral arrangement applies to you, we will provide you with further details.

How to find me

If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0419 628 190 or via email at trudy@avinsure.com.au.