ABOUT YOUR ADVISER

Michael Rowland | AR No.440873

Viewon Financial Advisory Pty Ltd | CAR No.440814

Address Level 1, 37 The Esplanade Cotton Tree QLD 4558

Telephone 07 5479 0785

Email mrowland@viewon.com.au

Website www.viewon.com.au

Authorisations

I am an authorised representative of Matrix Planning Solutions Ltd. I am authorised in the following financial services and products:

- Superannuation
- · Pensions & Annuities
- · Self Managed Superannuation Funds
- · Retirement Savings Accounts
- · Cash & Term Deposits
- Managed Investments
- · Investment Bonds
- Exchange Traded Products
- Government Debentures
- Listed Securities (shares & other products)
- Margin Lending
- Life Insurance
- · Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Gearing
- Aged Care
- · Centrelink / Veterans' Affairs Assistance
- Business Insurance
- Insurance Claims Assistance
- · Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

· Salary plus profit share

The following tables summarise the types of fees or commissions and indicative amounts that are applicable to the services that we provide. Before providing you with advice or services, I will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up To
SoA Preparation Fee	\$8,800
Hourly Rate	\$350

Remuneration	Initial	Per Annum
Adviser Service Fee	\$0 to \$5,500	\$0 to \$16,500
Insurance Commission*	0% to 66%^	0% to 35%

^{*} Based on a % of funds invested or insurance premiums

Benefits, Interests and Associations

The Business, associated entities or I have arrangements with the following parties.

Product Arrangements Viewon Managed Accounts are available through CFS Edge and available only to clients of Viewon Financial Advisory Ptd Ltd. Viewon does not receive any payments or benefits.

Where arrangements include payments or benefits these will be disclosed to you in writing at the time of providing advice.



 $^{^{\}wedge}$ 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.