

# Financial Services Guide

## ABOUT YOUR ADVISER

This document forms part of and should be read in conjunction with the Principal Edge Financial Services Guide (FSG).

### Bruce Kluk

Authorised Representative No 1001700

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Principal Edge Financial Services Pty Ltd ("my Practice").

I hold the following qualifications:

- Bachelor of Commerce (Natal University)
- Certificate in the Theory of Accountancy (Witwatersrand University)
- Chartered Accountant (SA)
- Diploma of Financial Planning
- Certified Financial Planner

### Your Best Interests

I will act in your best interests at all times and I am bound by the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

### Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Derivatives
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Direct Equities
- Margin Lending
- Superannuation
- Self Managed Superannuation Funds
- Estate Planning Strategies

### My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a statement of advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. You will be charged a fee-for-service for this. If we provide advice for insurance, this involves the payment of Brokerage/Commission and may cover the cost of your advice document.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration that will apply. Full details of all fees and/or commissions will be outlined in the statement of advice that I will provide to you.

## Ownership & Licensing Structure

The Principal Edge Pty Ltd holds an Australian Financial Services Licence (AFSL) and is responsible for overseeing the financial services provided under its licence.

This means that your financial adviser's advice is authorised and monitored by Principal Edge to ensure it meets regulatory requirements.

I am paid a salary by the Practice (Principal Edge).

Fees and/or commissions payable are separated into either initial or ongoing fees or commissions.

For initial advice, including the preparation of a Statement of Advice, the fee starts at \$5,500 (incl. GST) however this fee will vary depending on the complexity of the advice and the number of entities involved in the advice – for example, discretionary trusts, companies and self-managed superannuation funds.

Any ongoing fees can range up to 1.1% (including GST) of the investment amount or can be an agreed fee which will be reviewed annually.

If the practice is paid an initial commission for insurance products, it will receive 0% to 66% on the premium of the insurance. If the practice is paid an ongoing commission for insurance products, it will receive 0% to 22% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

- With a flat Statement of Advice fee of \$5,500, the Practice would receive \$5,500.
- On a \$5,500 per annum ongoing adviser service fee, the Practice would receive \$5,500 per annum.
- On a \$1,000 annual insurance premium with an initial commission of 66%, the Practice would receive \$660.
- On a \$1,000 annual insurance premium with an ongoing commission of 22%, the Practice would receive \$220.

## My Referral Arrangements

Principal Edge will neither pay a third party nor receive payments from a third party for any referrals.

## CONTACT DETAILS

### Business Address

Level 3, Pallas House, Suite 3.4  
30-36 Bay Street  
DOUBLE BAY NSW 2028

**T:** 02 9363 2900

**E:** [bkuk@principaledge.com.au](mailto:bkuk@principaledge.com.au)

**W:** [www.principaledgefinancialservices.com.au](http://www.principaledgefinancialservices.com.au)

# Financial Services Guide

## ABOUT YOUR ADVISER

This document forms part of and should be read in conjunction with the Principal Edge Financial Services Guide (FSG).

### Dwayne Fernandes

Authorised Representative No 1001691

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Principal Edge Financial Services Pty Ltd ("my Practice").

I hold the following qualifications:

- Bachelor of Business majoring in Economics and Finance (Western Sydney University)
- Master of Commerce majoring in Financial Planning (Western Sydney University)
- Associate Financial Planner
- Certified Financial Planner
- Accredited Estate Planning Strategist

### Your Best Interests

I will act in your best interests at all times and I am bound by the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

### Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Derivatives
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Direct Equities
- Margin Lending
- Superannuation
- Self Managed Superannuation Funds
- Estate Planning Strategies

### My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a statement of advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. You will be charged a fee-for-service for this. If we provide advice for insurance, this involves the payment of Brokerage/Commission and may cover the cost of your advice document.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration that will apply. Full details of all fees and/or commissions will be outlined in the statement of advice that I will provide to you.

## Ownership & Licensing Structure

The Principal Edge Pty Ltd holds an Australian Financial Services Licence (AFSL) and is responsible for overseeing the financial services provided under its licence.

This means that your financial adviser's advice is authorised and monitored by Principal Edge to ensure it meets regulatory requirements.

I am paid a salary by the Practice (Principal Edge).

Fees and/or commissions payable are separated into either initial or ongoing fees or commissions.

For initial advice, including the preparation of a Statement of Advice, the fee starts at \$5,500 (incl. GST) however this fee will vary depending on the complexity of the advice and the number of entities involved in the advice – for example, discretionary trusts, companies and self-managed superannuation funds.

Any ongoing fees can range up to 1.1% (including GST) of the investment amount or can be an agreed fee which will be reviewed annually.

If the practice is paid an initial commission for insurance products, it will receive 0% to 66% on the premium of the insurance. If the practice is paid an ongoing commission for insurance products, it will receive 0% to 22% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

- With a flat Statement of Advice fee of \$5,500, the Practice would receive \$5,500.
- On a \$5,500 per annum ongoing adviser service fee, the Practice would receive \$5,500 per annum.
- On a \$1,000 annual insurance premium with an initial commission of 66%, the Practice would receive \$660.
- On a \$1,000 annual insurance premium with an ongoing commission of 22%, the Practice would receive \$220.

## My Referral Arrangements

Principal Edge will neither pay a third party nor receive payments from a third party for any referrals.

## CONTACT DETAILS

### Business Address

Level 3, Pallas House, Suite 3.4  
30-36 Bay Street  
DOUBLE BAY NSW 2028

**T:** 02 9363 2900

**E:** [dwaynef@principaledge.com.au](mailto:dwaynef@principaledge.com.au)

**W:** [www.principaledgefinancialservices.com.au](http://www.principaledgefinancialservices.com.au)

# Financial Services Guide

## ABOUT YOUR ADVISER

This document forms part of and should be read in conjunction with the Principal Edge Financial Services Guide (FSG).

### Alexander Goldsmith

Authorised Representative No 1001677

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Principal Edge Financial Services Pty Ltd ("my Practice").

I hold the following qualifications:

- Bachelor of Economics (Australian National University)
- Diploma in Financial Planning (Deakin University)
- Accredited Aged Care Professional (AACCP)

#### Your Best Interests

I will act in your best interests at all times and I am bound by the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

#### Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Derivatives
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Direct Equities
- Margin Lending
- Superannuation
- Self Managed Superannuation Funds
- Estate Planning Strategies

#### My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a statement of advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. You will be charged a fee-for-service for this. If we provide advice for insurance, this involves the payment of Brokerage/Commission and may cover the cost of your advice document.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration that will apply. Full details of all fees and/or commissions will be outlined in the statement of advice that I will provide to you.

## Ownership & Licensing Structure

The Principal Edge Pty Ltd holds an Australian Financial Services Licence (AFSL) and is responsible for overseeing the financial services provided under its licence.

This means that your financial adviser's advice is authorised and monitored by Principal Edge to ensure it meets regulatory requirements.

I am paid a salary by the Practice (Principal Edge).

Fees and/or commissions payable are separated into either initial or ongoing fees or commissions.

For initial advice, including the preparation of a Statement of Advice, the fee starts at \$5,500 (incl. GST) however this fee will vary depending on the complexity of the advice and the number of entities involved in the advice – for example, discretionary trusts, companies and self-managed superannuation funds.

Any ongoing fees can range up to 1.1% (including GST) of the investment amount or can be an agreed fee which will be reviewed annually.

If the practice is paid an initial commission for insurance products, it will receive 0% to 66% on the premium of the insurance. If the practice is paid an ongoing commission for insurance products, it will receive 0% to 22% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

- With a flat Statement of Advice fee of \$5,500, the Practice would receive \$5,500.
- On a \$5,500 per annum ongoing adviser service fee, the Practice would receive \$5,500 per annum.
- On a \$1,000 annual insurance premium with an initial commission of 66%, the Practice would receive \$660.
- On a \$1,000 annual insurance premium with an ongoing commission of 22%, the Practice would receive \$220.

## My Referral Arrangements

Principal Edge will neither pay a third party nor receive payments from a third party for any referrals.

## CONTACT DETAILS

### Business Address

Level 3, Pallas House, Suite 3.4  
30-36 Bay Street  
DOUBLE BAY NSW 2028

**T:** 02 9363 2900

**E:** [lexg@principaledge.com.au](mailto:lexg@principaledge.com.au)

**W:** [www.principaledgefinancialservices.com.au](http://www.principaledgefinancialservices.com.au)

# Financial Services Guide

## ABOUT YOUR ADVISER

This document forms part of and should be read in conjunction with the Principal Edge Financial Services Guide (FSG).

### Thomas La Mela

Authorised Representative No 1250319

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Principal Edge Financial Services Pty Ltd ("my Practice").

I hold the following qualifications:

- Bachelor of Commerce (University of Western Australia)
- Advanced Diploma of Financial Planning (Kaplan Professional)
- Diploma of Financial Planning (Kaplan Professional)
- Tier 1 Margin Lending - Personal Advice (Kaplan Professional)

### Your Best Interests

I will act in your best interests at all times and I am bound by the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

### Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Derivatives
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Direct Equities
- Margin Lending
- Superannuation
- Self Managed Superannuation Funds
- Estate Planning Strategies

### My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a statement of advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. You will be charged a fee-for-service for this. If we provide advice for insurance, this involves the payment of Brokerage/Commission and may cover the cost of your advice document.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration that will apply. Full details of all fees and/or commissions will be outlined in the statement of advice that I will provide to you.

## Ownership & Licensing Structure

The Principal Edge Pty Ltd holds an Australian Financial Services Licence (AFSL) and is responsible for overseeing the financial services provided under its licence.

This means that your financial adviser's advice is authorised and monitored by Principal Edge to ensure it meets regulatory requirements.

I am paid a salary by the Practice (Principal Edge).

Fees and/or commissions payable are separated into either initial or ongoing fees or commissions.

For initial advice, including the preparation of a Statement of Advice, the fee starts at \$5,500 (incl. GST) however this fee will vary depending on the complexity of the advice and the number of entities involved in the advice – for example, discretionary trusts, companies and self-managed superannuation funds.

Any ongoing fees can range up to 1.1% (including GST) of the investment amount or can be an agreed fee which will be reviewed annually.

If the practice is paid an initial commission for insurance products, it will receive 0% to 66% on the premium of the insurance. If the practice is paid an ongoing commission for insurance products, it will receive 0% to 22% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

- With a flat Statement of Advice fee of \$5,500, the Practice would receive \$5,500.
- On a \$5,500 per annum ongoing adviser service fee, the Practice would receive \$5,500 per annum.
- On a \$1,000 annual insurance premium with an initial commission of 66%, the Practice would receive \$660.
- On a \$1,000 annual insurance premium with an ongoing commission of 22%, the Practice would receive \$220.

## My Referral Arrangements

Principal Edge will neither pay a third party nor receive payments from a third party for any referrals.

## CONTACT DETAILS

### Business Address

Level 3, Pallas House, Suite 3.4  
30-36 Bay Street  
DOUBLE BAY NSW 2028

**T:** 02 9363 2900

**E:** [thomasl@principaledge.com.au](mailto:thomasl@principaledge.com.au)

**W:** [www.principaledgefinancialservices.com.au](http://www.principaledgefinancialservices.com.au)

# Financial Services Guide

## ABOUT YOUR ADVISER

This document forms part of and should be read in conjunction with the Principal Edge Financial Services Guide (FSG).

### Grant Goldsworthy

Authorised Representative No 435423

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Principal Edge Financial Services Pty Ltd ("my Practice").

I hold the following qualifications:

- Master of Business Administration (University of Technology, Sydney)
- Bachelor of Business (University of Western Sydney)
- Advanced Diploma of Financial Planning; (Kaplan)Professional
- Diploma of Financial Planning (Kaplan)Professional

#### Your Best Interests

I will act in your best interests at all times and I am bound by the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

#### Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Derivatives
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Direct Equities
- Margin Lending
- Superannuation
- Self Managed Superannuation Funds
- Estate Planning Strategies

#### My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a statement of advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. You will be charged a fee-for-service for this. If we provide advice for insurance, this involves the payment of Brokerage/Commission and may cover the cost of your advice document.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration that will apply. Full details of all fees and/or commissions will be outlined in the statement of advice that I will provide to you.

## Ownership & Licensing Structure

The Principal Edge Pty Ltd holds an Australian Financial Services Licence (AFSL) and is responsible for overseeing the financial services provided under its licence.

This means that your financial adviser's advice is authorised and monitored by Principal Edge to ensure it meets regulatory requirements.

I am paid a salary by the Practice (Principal Edge).

Fees and/or commissions payable are separated into either initial or ongoing fees or commissions.

For initial advice, including the preparation of a Statement of Advice, the fee starts at \$5,500 (incl. GST) however this fee will vary depending on the complexity of the advice and the number of entities involved in the advice – for example, discretionary trusts, companies and self-managed superannuation funds.

Any ongoing fees can range up to 1.1% (including GST) of the investment amount or can be an agreed fee which will be reviewed annually.

If the practice is paid an initial commission for insurance products, it will receive 0% to 66% on the premium of the insurance. If the practice is paid an ongoing commission for insurance products, it will receive 0% to 22% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

- With a flat Statement of Advice fee of \$5,500, the Practice would receive \$5,500.
- On a \$5,500 per annum ongoing adviser service fee, the Practice would receive \$5,500 per annum.
- On a \$1,000 annual insurance premium with an initial commission of 66%, the Practice would receive \$660.
- On a \$1,000 annual insurance premium with an ongoing commission of 22%, the Practice would receive \$220.

## My Referral Arrangements

Principal Edge will neither pay a third party nor receive payments from a third party for any referrals.

## CONTACT DETAILS

### Business Address

Level 3, Pallas House, Suite 3.4  
30-36 Bay Street  
DOUBLE BAY NSW 2028

**T:** 02 9363 2900

**E:** [grantg@principaledge.com.au](mailto:grantg@principaledge.com.au)

**W:** [www.principaledgefinancialservices.com.au](http://www.principaledgefinancialservices.com.au)

# Financial Services Guide

## ABOUT YOUR PROVISIONAL FINANCIAL ADVISER

This document forms part of and should be read in conjunction with the Principal Edge Financial Services Guide (FSG).

### Elaine (Minyu) Wang

Is a Provisional Financial Adviser of Principal Edge. Authorised Representative No 1316311

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Principal Edge Financial Services Pty Ltd ("my Practice").

In 2024 Elaine (Minyu) Wang began the Professional Year working under the supervision of Dwayne Fernandes AR 1001691.

I hold the following qualifications:

- Graduate Diploma of Financial Planning (Kaplan Professional)
- Master of Financial Planning (Kaplan Professional)

#### Your Best Interests

I will act in your best interests at all times and I am bound by the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

#### Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation
- Estate Planning Strategies

#### My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a statement of advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. You will be charged a fee-for-service for this. If we provide advice for insurance, this involves the payment of Brokerage/Commission and may cover the cost of your advice document.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration that will apply. Full details of all fees and/or commissions will be outlined in the statement of advice that I will provide to you.

## Ownership & Licensing Structure

The Principal Edge Pty Ltd holds an Australian Financial Services Licence (AFSL) and is responsible for overseeing the financial services provided under its licence.

This means that your financial adviser's advice is authorised and monitored by Principal Edge to ensure it meets regulatory requirements.

I am paid a salary by the Practice (Principal Edge).

Fees and/or commissions payable are separated into either initial or ongoing fees or commissions.

For initial advice, including the preparation of a Statement of Advice, the fee starts at \$5,500 (incl. GST) however this fee will vary depending on the complexity of the advice and the number of entities involved in the advice – for example, discretionary trusts, companies and self-managed superannuation funds.

Any ongoing fees can range up to 1.1% (including GST) of the investment amount or can be an agreed fee which will be reviewed annually.

If the practice is paid an initial commission for insurance products, it will receive 0% to 66% on the premium of the insurance. If the practice is paid an ongoing commission for insurance products, it will receive 0% to 22% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

- With a flat Statement of Advice fee of \$5,500, the Practice would receive \$5,500.
- On a \$5,500 per annum ongoing adviser service fee, the Practice would receive \$5,500 per annum.
- On a \$1,000 annual insurance premium with an initial commission of 66%, the Practice would receive \$660.
- On a \$1,000 annual insurance premium with an ongoing commission of 22%, the Practice would receive \$220.

## My Referral Arrangements

Principal Edge will neither pay a third party nor receive payments from a third party for any referrals.

## CONTACT DETAILS

### Business Address

Level 3, Pallas House, Suite 3.4  
30-36 Bay Street  
DOUBLE BAY NSW 2028

**T:** 02 9363 2900

**E:** [elainew@principaledge.com.au](mailto:elainew@principaledge.com.au)

**W:** [www.principaledgefinancialservices.com.au](http://www.principaledgefinancialservices.com.au)

# Financial Services Guide

## ABOUT YOUR ADVISER

This document forms part of and should be read in conjunction with the Principal Edge Financial Services Guide (FSG).

### Maria Tritsaris

Authorised Representative No 1271725

I am an Authorised Representative of The Principal Edge Pty Ltd and employee of Principal Edge Financial Services Pty Ltd ("my Practice").

I hold the following qualifications:

- Graduate Diploma of Financial Planning
- Certified Financial Planner (CFP)
- Bachelor of Economics

#### Your Best Interests

I will act in your best interests at all times and I am bound by the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

#### Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Deposit and Payment Products
- Superannuation & Retirement Planning
- Managed Investments
- Financial Planning
- Risk Insurance
- Securities
- Tax (Financial) Advice
- Estate Planning Strategies

#### My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a statement of advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. You will be charged a fee-for-service for this. If we provide advice for insurance, this involves the payment of Brokerage/Commission and may cover the cost of your advice document.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration that will apply. Full details of all fees and/or commissions will be outlined in the statement of advice that I will provide to you.

## Ownership & Licensing Structure

The Principal Edge Pty Ltd holds an Australian Financial Services Licence (AFSL) and is responsible for overseeing the financial services provided under its licence.

This means that your financial adviser's advice is authorised and monitored by Principal Edge to ensure it meets regulatory requirements.

I am paid a salary by the Practice (Principal Edge).

Fees and/or commissions payable are separated into either initial or ongoing fees or commissions.

For initial advice, including the preparation of a Statement of Advice, the fee starts at \$5,500 (incl. GST) however this fee will vary depending on the complexity of the advice and the number of entities involved in the advice – for example, discretionary trusts, companies and self-managed superannuation funds.

Any ongoing fees can range up to 1.1% (including GST) of the investment amount or can be an agreed fee which will be reviewed annually.

If the practice is paid an initial commission for insurance products, it will receive 0% to 66% on the premium of the insurance. If the practice is paid an ongoing commission for insurance products, it will receive 0% to 22% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

- With a flat Statement of Advice fee of \$5,500, the Practice would receive \$5,500.
- On a \$5,500 per annum ongoing adviser service fee, the Practice would receive \$5,500 per annum.
- On a \$1,000 annual insurance premium with an initial commission of 66%, the Practice would receive \$660.
- On a \$1,000 annual insurance premium with an ongoing commission of 22%, the Practice would receive \$220.

## My Referral Arrangements

Principal Edge will neither pay a third party nor receive payments from a third party for any referrals.

## CONTACT DETAILS

### Business Address

Level 3, Pallas House, Suite 3.4  
30-36 Bay Street  
DOUBLE BAY NSW 2028

**T:** [02 9363 2900](tel:0293632900)

**E:** [mariat@principaledge.com.au](mailto:mariat@principaledge.com.au)

**W:** [www.principaledgefinancialservices.com.au](http://www.principaledgefinancialservices.com.au)