



FINANCIAL SERVICES GUIDE

PREPARED ON 11 MARCH 2020

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

MY DETAILS

Name	Sacha Burchgart
Business Name	Burcheart Pty Ltd
Address	Suite 1101, Level 11 250 Pitt Street Sydney NSW 2000
Postal Address	Suite 1101, Level 11 250 Pitt Street Sydney NSW 2000
Telephone	02 8279 9998
Mobile	0411 828 838
Email	hello@burcheart.com.au
Website	www.burcheart.com.au

Burcheart Pty Ltd ATF The Burcheart Family Trust (Rep No. 000408640) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Burcheart Pty Ltd ATF The Burcheart Family Trust are listed above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf and am authorised by Affinia to distribute this FSG.

Authorised Representative Number: 000450128

Qualifications

- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Planning (FNS60415)
- Self - Managed Superannuation Funds
- Accredited Aged Care Specialist

Experience

- I have been providing financial advice services to clients since 2011.

How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under "My financial services" by telephone, fax or email. Please refer to my contact details above.

MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments, including Investor Directed Portfolio Service (IDPS)
- Retirement Savings Accounts
- Superannuation, including Self-Managed Superannuation funds
- Securities

FEES AND COMMISSIONS PAID TO AFFINIA

Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as a percentage of the premium paid by you. The commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 66% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions may be paid regularly by the product provider for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% and 22% (GST inclusive) of the renewal premium. For level commission arrangements this will be up to 30% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$330. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$110 (assuming upfront commission arrangements and there is no change to the premium you pay in subsequent years).

Fees and Charges

Fees may be charged for the services I provide. These fees will be agreed upon and confirmed to you prior to any service provided. Current fees and charges (GST inclusive) are:

Strategic Advice Preparation Fees

These fees are calculated using an hourly rate of \$440, up to a total maximum of \$11,000.

Strategic Advice Implementation Fees

These fees may range between \$0 and \$2,200.

Annual Fees

These fees are based on the level of services that you may require. They typically range from \$2,640pa to a maximum of \$11,000pa. These fees are reviewed annually.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice.

How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you, Burchart Pty Ltd ATF The Burchart Family Trust is paid 100% of the commission and fees paid to Affinia.

I am a director, employee and shareholder of Burchart Pty Ltd ATF The Burchart Family Trust which pays me 100% of the commissions and fees received.

Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

AFFINIA FINANCIAL ADVISERS LIMITED

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