

# Adviser Profile

**Therese Jarrett**  
**Sovereign Advice ABN 65 059 485 679**

If you would like to make an appointment, please contact my office on:

<b>ADDRESS</b>	1 Nyeena Street, BELMONT QLD 4153
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The Adviser Profile forms an essential part of the Financial Services Guide ("Guide"). The Guide is not complete without it.

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Sovereign Wealth Pty Ltd trading as Sovereign Advice (Practice) is a Corporate Authorised Representative of Financial Services Partners Pty Limited (AFSL No. 237590 ABN 15 089 512 587). (Financial Services Partners).

Therese Jarrett is an Authorised Representative of Financial Services Partners.

Within the limits of the Financial Services Partners Approved Product List Therese can provide advice on Government issued and Company issued Loan Securities.

Therese also can provide a referral service for dealing with listed securities.

## AREAS OF ADVICE

Therese Jarrett is authorised to provide services covering advice and dealing in financial products in the specialised areas listed below:

- Life Risk Insurance Products
- Risk Insurance within Superannuation
- Deposit and Payment Products
- Interests in Managed Investment Schemes
- Superannuation
- Retirement Saving Accounts
- Approved Deposit Funds
- Traditional Annuities and Pensions
- Market-linked Annuities and Pensions
- Investment Life Insurance Products
- Business insurance
- Estate Planning
- Self Managed Superannuation Funds
- Gearing/Margin Lending
- Aged Care

## REMUNERATION

I may be remunerated by one or more of the following methods outlined below. If any remuneration I receive relates to the advice provided to you, then further details will be set out in your Advice Document.

### Fee for service

If you pay a fee for service to Financial Services Partners, they will pay between 90% and 100% of these fees to the Practice as detailed in The Guide under the heading 'How we are paid'. I will disclose, at the time we provide you with advice, the amounts that Financial Services Partners, the Practice and I may each receive as a result of providing a financial service to you.

### Remuneration from product and service providers

Financial Services Partners may receive remuneration from product and service providers who in turn may pay a proportion of this to Practices as detailed in The Guide under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that Financial Services Partners, the Practice and I may each receive (if any) as a result of providing a financial service to you.

### Salary

I am/may be paid a salary based on experience and capability.

### Bonus

I may be eligible to receive a bonus, based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

### Other benefits

I may also receive other benefits, all of which are detailed in The Guide under the heading "What else you need to know".

## CLIENT FEES

There are various ways that you may pay for the services that are provided. They are:

### Fee for Service

A fee for service may be payable for the following services:

- preparation of advice and implementation
- initial advice
- ongoing review and advice services

The fee for service may be determined by any of the following:

1. an hourly rate that we agree depending on the complexity of your circumstances
2. a fee that we agree with you before we commence work
3. a percentage of funds under advice depending on the complexity of your circumstances
4. a combination of any of the above.

### Remuneration from a product or service provider

As outlined above, at the time we provide advice to you, I will disclose any remuneration that Financial Services Partners, the Practice and I may each receive from product and service providers as a result of providing a financial service to you.

### A combination of Fee for Service and Remuneration from a Product or Service Provider

A combination of fee for service and remuneration from a product or service provider may be payable. This will be disclosed to you at the time we provide you with advice.

I will obtain your agreement to the arrangement prior to proceeding.

In the unusual situation where you require further advice and I am unable to assist you due to being absent for a short period (for example, on annual or sick leave), one of my colleagues, who is also an authorised representative of Financial Services Partners, will instead assist you.

Please sign here to acknowledge you have read this Financial Services Guide incorporating your adviser's profile (Adviser Profile).

\_\_\_\_\_ Date \_\_\_\_\_