ABOUT YOUR ADVISER

Michael Hancock | Authorised Representative Number 283305

Adviser Profile | MH v3.0 01/11/2024

Proactiv Financial Solutions

Proactiv Financial Services Pty Ltd

Corporate Authorised Representative Number 460876

BUSINESS CONTACT DETAILS

4/300 Vahland Avenue, WILLETTON, WA, 6155

Mobile: 0408 505 877

Email: michael@proactivfs.com.au

Web: www.proactivfs.com.au

Respect Financial Services Pty Ltd (ABN 21 087 694 175| AFSL 508000) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with Respect Financial Services Pty Ltd Financial Services Guide (FSG)

About Me

As a former local bank manager, I enjoy meeting with and looking after my local community and their financial well-being.

I have been successfully providing and implementing professional lending advice since 1994 and more recently in 2014 expanded my business due to client demand into financial planning.

I continue to develop long term relationships with all my clients and take pride in my ability to create and arrange comprehensive financial planning solutions tailored specifically to my clients' goals.

I hold the following qualifications:

- Graduate Diploma of Financial Planning
- Advanced Diploma Financial Planning
- Diploma of Financial Planning
- Diploma of Finance Broking and Mortgage Management

I hold the following memberships:

- Mortgage and Finance Association of Australia

Authorisations

I am authorised in the following financial services and products:

- Superannuation, Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Life Insurance
- Centrelink
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary
- Profit Share/Dividends

The following table summarises the types of fees or commissions that applicable to the services that I provide. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	From / To	
SoA Preparation Fee	$990.00 to $9,990.00	
Implementation Fee	$660.00 to $4,990.00	
Hourly Rate	$330.00	
Remuneration	**Initial**	**Per Annum**
Adviser Service Fee	$0	$0
Adviser Service Fee (asset based) *	0%	Up to 2.2%
Contribution Fee*	0%	Up to 2.2%
Insurance Commission^	0% to 66%^	0% to 35%

*Based on a % of funds invested or insurance premiums

For example, a 1% Adviser Service Fee based on a $200,000 investment would equal a $2,000 fee payable.

^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.

Benefits, interests and associations

The financial planning business and I do not have related parties, shareholdings or referral arrangements that may influence my advice. Neither the business or I pay or receive referral fees.