

## Adviser Profile

### Your adviser's profile

**Alex O'Loughlin** is an Authorised Representative of Ballinger's, ASIC adviser ID No. 463001.

Alex completed a Bachelor of Commerce (B.Com) from the University of Newcastle in June 2013 and the Diploma of Financial Planning in March 2014. Alex is currently studying the Certified Financial Planning (CFP®) Certification Program.

Alex has been with Ballinger's since July 2013.



### Financial services & products

Alex is authorised by Ballinger's to provide personal advice, general advice and to deal in:

- Deposit & payment products
- Government debentures, stocks and bonds
- Life insurance products
- Managed investment schemes
- Retirement savings accounts
- Securities
- Superannuation

### Fees

Our initial fee for the preparation and implementation of the Statement of Advice is agreed with you prior to carrying out any work. The fee depends on the work involved.

Should you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will still be the fee we agreed with you.

### Ongoing service fees

Our ongoing service includes investment portfolio management and regular reviews of your financial situation, all of which are essential to ensure you stay on track to reach your goals. The cost and services to be provided will be established by mutual agreement.

For ongoing service, our fee is based on many factors including, the size of the portfolio, complexity of your circumstances, and the level of service required.

Should you require any additional services outside of any agreement between you and your adviser, an additional fee will be charged based on the time and complexity of the work involved.

### How are we paid?

Alex is employed by Ballinger's and receives a salary. He may also receive bonuses or benefits based on his work performance.

### Contact

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- Mail: PO Box 2387, Dangar NSW 2309
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