

## Adviser Profile

Your Questions - Our Answers

### Who will be providing the financial services to me?

Trudy Kattwinkel and AV Insure Pty Ltd atf AV Insure Trading Trust trading as AV Insure are Authorised Representative Nos 401434 and 401433 (respectively) acting under authority from Synchron.

### AV Insure

Business Address:

6 Barker Street  
Currumbin QLD 4223

Telephone No: 07 5607 0029

Mobile No: 0419 628 190

Email: trudy@avinsure.com.au



### Who is my adviser?

Your Adviser will be Trudy Kattwinkel and AV Insure who are both authorised to act on behalf of Synchron.

Trudy is a Financial Planner specialising in income protection and Life insurance for pilots.

Trudy has extensive knowledge of the commercial aviation industry in terms of the unique insurance requirements for pilots as well as an understanding of the loss of licence covers provided by the various domestic commercial airlines.

Trudy has been in the financial services industry for over 15 years of which the last 5 years were spent working with pilots and their families for their long term financial security.

### What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Trudy Kattwinkel is the Principal of AV Insure who are both authorised by Synchron to offer you the following services:

Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Trudy Kattwinkel can provide advice on and deal in the following products:-

- Life Products, including:-
  - Investment Life Insurance Products
  - Life Risk Insurance Products

We will only recommend a product or strategy to you after considering its suitability for your individual situation and needs.

We do not provide advice in any other area of insurance or investments but can refer you to a professional who specialises in other areas if requested.

Any arrangements you make with the other professional will be strictly between you and that person and neither Synchron nor our Authorised Representative accept any responsibility or liability for the advice given.

### Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?

AV Insure will be paid 100% of the brokerage and/or fees received by Synchron minus a fee of 5% for the provisions of professional services from Synchron.

This brokerage is used to provide income after paying for the normal expenses incurred with running a business (eg rent, vehicle, computer, stationery, professional fees etc).

### Insurance Monitoring:

Internal databases are maintained detailing client's insurances that were recommended by our Authorised Representative on behalf of Synchron. This does not constitute portfolio monitoring. Portfolios are reviewed on a regular basis, subject to the client's discretion.

**Note:** This Financial Services Guide (Ver 4 Issue 1, June 2015) is for the sole use by Trudy Kattwinkel and AV Insure Pty Ltd only and was prepared on 5<sup>th</sup> April 2016 issued with the authority of Synchronised Business Services Pty Ltd t/as Synchron, Australian Financial Services Licence No. 243313 Life Insurance Broker.

This Adviser Profile, together with the Client Receipt page, is Part 2 of our Financial Services Guide and should be read in conjunction with Part 1 as a complete document.



FINANCIAL PLANNING AND INSURANCE

## How we charge for our services

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

<b><i>Initial consultation</i></b>	<p>This initial meeting is at no cost to you.</p> <p>Our main aim is to gather information about yourself and to determine your primary goals and objectives in seeking advice.</p> <p>At the end of this meeting, we will outline the next steps and detail any fees applicable.</p>
<b>Insurance Initial service (Brokerage on Life Insurance Products)</b>	<p>The relevant insurer will pay initial brokerage between 0% and 130% of the annual premium.</p> <p>Brokerage is paid to us by the product provider and is not an additional cost to you.</p>
<b>Insurance Ongoing service (Brokerage on Life Insurance Products)</b>	<p>Annual brokerage will be paid when you renew your policy each year. The rate of ongoing brokerage is between 0% and 33% of the annual premium for as long as you hold the product.</p> <p>Brokerage is paid to us by the product provider and is not an additional cost to you.</p>



# Financial Services Guide

## Financial Services Guide Receipt

I/We confirm that a Synchron Financial Services Guide has been provided to me/us together with an Adviser Profile Insert.

Financial Services Guide Version is: FSG Version 4 Issue 1 dated 5<sup>th</sup> April 2016

Client Name	Client Signature	Date
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Client Name	Client Signature	Date
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Trudy Kattwinkel	Adviser Signature	Date
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**OR**

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I confirm that a copy of the Financial Services Guide dated 5<sup>th</sup> April 2016 was sent via email/post to:

Client Name:.....

Trudy Kattwinkel	Adviser Signature	Date Sent
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