

Adviser Profile

Mark Sterpin

Authorised Representative No. XXXXXX

Cyber Adviser Pty Ltd t/as Cyber Adviser

Corporate Authorised Representative No. XXXXXX

Your adviser

Contact details

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Mark Sterpin

Profile

Mark Sterpin has been individually authorised (Representative Number XXX) to provide financial product advice and deal in all of the below mentioned categories as an employee of Cyber Adviser Pty Ltd on behalf of XYZ Financial Advice Limited.

Experience

Mark has worked 16 years in retail banking services at Westpac, 15 years with Home Loan Essentials (Finance Broking Company - Owner) and 7 years as owner of Tax Time Accountants.

Qualifications and certifications

Bachelor of Commerce – Major (Financial Planning & Accounting)
Certificate IV in Finance and Mortgage Broking
Self-Managed Superannuation Funds – Kaplan Professional

Authorisations

Australian Financial Services License

Mark Sterpin is authorised to provide financial product advice and deal in the following:

- i. deposit and payment products limited to:
 - a. basic deposit products;
 - b. deposit products other than basic deposit products;
- ii. life products including:
 - a. investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - b. life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- iv. interest in managed investment schemes including investor directed portfolio services;
- v. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- vi. superannuation

Fees and charges

XYZ Financial Advice Limited
Australian Financial Services and Credit Licence No. XXXX | ABN XXXXXXXXXX

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Initial consultation

Free of charge

Advice preparation

Completion of needs analysis: Free

Advice preparation: \$550.00 - \$2,750

The actual fee for the preparation of advice will vary depending on the complexity of your situation and the advice required.

Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you.

Implementation

Up to 1.00% for up to \$100,000

Up to 0.75% from \$100,001 to \$250,000

Up to 0.50% for any amount over \$250,000

This fee may be paid by cheque or deducted from any investment product. The actual fee will be stated in the Statement of Advice and agreed with you prior to the placement of your investments.

Review service

A minimum ongoing adviser service fee will be calculated as a percentage of your total portfolio to a maximum of 1.00%.

Consulting fees

\$220.00 per hour

For any other service you require that is not specified above, we will charge you at the above hourly rate.

Commissions

Refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by product issuer(s).

Mark Sterpin is a Director of Cyber Adviser Pty Ltd an employee of Cyber Adviser Pty Ltd and receives remuneration payable of up to 100% plus GST on the product sales. Mark may also receive performance based bonuses from time to time.

The above is a guide only and full details of fees, charges and any other benefits will be disclosed upon recommendation of products.

Note: All fees and charges quoted are inclusive of GST.