

# ABOUT YOUR ADVISER

**Timothy Luxton | Authorised  
Representative Number  
235875**

**Adviser Profile | 01/05/2024**



## **Financial Framework ATF FF Unit Trust Pty Ltd**

Corporate Authorised Representative  
Number 456867

## **BUSINESS CONTACT DETAILS**

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FF Financial Services Pty Ltd, ABN 22 671 389 905 | AFSL 553987 authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the FF Financial Services Pty Ltd Financial Services Guide (FSG).

## About Me

Tim has been in the Financial Services industry since 1999 and a Financial Adviser in Perth since 2002. He has completed the Diploma of Financial Planning and has a Bachelor of Business. Tim is also a member of the Association of Financial Advisers.

## 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
- Investment Bonds
- Life Insurance
- Securities

## Remuneration

I am remunerated by:

- Salary

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

Remuneration	Up to	
SOA Preparation Fee	\$30,000 or more	
Implementation Fee	\$30,000 or more	
Hourly Rate	\$220 - \$700	
Remuneration	Initial	Per Annum

Adviser Service Fee	Up to \$30,000 or more	Up to \$30,000 or more
Adviser Service Fee (asset based)*	Up to 2%	Up to 2%
Insurance Commission*	0% to 66% <sup>^</sup>	0% to 35%

\*Based on a % of funds invested or insurance premiums

<sup>^</sup>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.

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

## 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.



# Certification of Authority

Under section 916A of the Corporations Act

This is to certify that:

**Timothy Luxton**

Authorised Representative Number 235875

Is a Sub-Authorised Representative of

**Financial Framework ATF FF Unit Trust Pty Ltd**

Corporate Authorised Representative Number 456867

And are appointed by

**FF Financial Services Pty Ltd**

Australian Financial Services Licence Number 553987 under the Corporations Act

And is AUTHORISED to deal in and provide financial advice in relation to the following products and services:

- Deposit and Payments Products
- Debentures, Stocks or Bonds issued by a Government
- Life Products (Risk and Investment Products)
- Superannuation
- Self-Managed Superannuation Funds
- Interests in Managed Investment Schemes (incl IDPS)
- Retirement Savings Accounts
- Securities
- Tax (financial) Advice

Dated: 03 May 2024

Daniel Hewitt, Director

William Walker, Director