

# Adviser Profile

**Melissa Sheather**  
**Supersolve Financial Services ABN 35 621 623 623**

If you would like to make an appointment, please contact my office on:

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The Adviser Profile forms an essential part of the Financial Services Guide ("Guide"). The Guide is not complete without it.

**Authorised Representative Number:** 340185  
**Corporate Authorised Representative Number:** 393840  
**Issued:** 1/10/2018  
**Version:** 3.1

Supersolve Financial Services Pty Limited as Trustee for Sheather Family Trust trading as Supersolve Financial Services (Practice) is providing advice and other financial services to you as an Authorised Representative of Financial Services Partners Pty Limited (AFSL No. 237590 ABN 15 089 512 587) (Financial Services Partners).

Melissa Sheather is an Authorised Representative of Financial Services Partners.

Melissa is the Principal Risk Adviser for Supersolve Financial Services. She has a Bachelor of Arts in Leisure Studies and holds her Diploma in Financial Services.

Melissa's main focus is on insurance, and she is passionate about ensuring she provides the most appropriate insurance products to meet her client's needs. Being the mother of 3 children, she appreciates more than most, the need to provide adequate security for their future.

Melissa's professional qualifications include: Bachelor of Arts (Leisure Studies); Diploma of Financial Services (Financial Planning).

## AREAS OF ADVICE

Melissa Sheather is authorised to provide services covering advice and dealing in financial products in the specialised areas listed below:

- Life Risk Insurance Products
- Risk Insurance within Superannuation

## REMUNERATION

I may be remunerated by one or more of the following methods outlined below. If any remuneration I receive relates to the advice provided to you, then further details will be set out in your Advice Document.

### Fee for service

As an Authorised Representative of Financial Services Partners, all fees for the provision of financial services by the Practice are paid directly by you to Financial Services Partners, who will then pass on that fee, less an agreed amount (the Licensee Fee) to the Practice.

The Licensee fee the Practice pays Financial Services Partners will range between \$0 and \$70,000 (exc. GST) per annum.

I will disclose, at the time I provide you with advice, the amounts that Financial Services Partners receives (that is, the Licensee Fee), as well as the amounts the Practice and I may each receive as a result of providing a financial service to you.

### Remuneration from product and service providers

Financial Services Partners may receive remuneration from product and service providers who in turn may pay a proportion of this to Practices as detailed in The Guide under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that Financial Services Partners, the Practice and I may each receive (if any) as a result of providing a financial service to you.

### Salary

I am/may be paid a salary based on experience and capability.

### Bonus

I may be eligible to receive a bonus, based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

### Other benefits

I may also receive other benefits, all of which are detailed in The Guide under the heading "What else you need to know".

## CLIENT FEES

There are various ways that you may pay for the services that are provided. They are:

### Fee for Service

A fee for service may be payable for the following services:

- preparation of advice and implementation
- initial advice
- ongoing review and advice services

The fee for service may be determined by any of the following:

1. an hourly rate that we agree depending on the complexity of your circumstances
2. a fee that we agree with you before we commence work
3. a percentage of funds under advice depending on the complexity of your circumstances
4. a combination of any of the above.

### Remuneration from a product or service provider

As outlined above, at the time we provide advice to you, I will disclose any remuneration that Financial Services Partners, the Practice and I may each receive from product and service providers as a result of providing a financial service to you.

### A combination of Fee for Service and Remuneration from a Product or Service Provider

A combination of fee for service and remuneration from a product or service provider may be payable. This will be disclosed to you at the time we provide you with advice.

I will obtain your agreement to the arrangement prior to proceeding.

In the unusual situation where you require further advice and I am unable to assist you due to being absent for a short period (for example, on annual or sick leave), one of my colleagues, who is also an authorised representative of Financial Services Partners, will instead assist you.

Please sign here to acknowledge you have read this Financial Services Guide incorporating your adviser's profile (Adviser Profile).

\_\_\_\_\_ Date \_\_\_\_\_