# ADVISER PROFILE

Milkshakes & Olives Advice

Joshua Baker - 1295233



*This Adviser Profile must be read in conjunction with the Financial Services Guide issued by Milkshakes & Olives Advice (M&O Advice), Australian Financial Services (AFS Number 1295233). I am* the director *of Milkshakes & Olives Advice, which is a Corporate Authorised Representative (AFS No. 1308508) of Lifestyle Asset Management Pty Ltd (LAM). I provide advice under LAM's Australian Financial Services Licence (AFSL) number 288421.*

## About Your Adviser

My passion and enthusiasm for financial advice stemmed from blue collar experience working in the military and in a trade. Building and preserving wealth outside of regular income streams soon became a passion after endless conversations with friends, peers and mentors pointed me into a career in Financial Advice.

I believe in a positive advice experience, where you as the client are just as excited about your finances as I am, while having a chat about the latest footy match, travel adventures or stage production you have seen. My goal is to ensure you are confident in where your finances are heading in the near and distant future.

## Your Best Interest

I will act in your best interests at all times and I am bound by the law and the Financial Advisers Code of Ethics. I am committed to providing you with quality financial advice and a wide choice of products and services to suit your individual circumstances.

I provide advice on behalf of Milkshakes & Olives Advice, under authorisation given to me by LAM to provide financial advice to wholesale and retail clients, on the following areas:

- Wealth Creation and Retirement Planning
- Personal and Corporate Superannuation
- Personal and Business Risk Insurance
- Managed Portfolio Services
- Cash Flow and Debt Reduction Strategies
- Portfolio Review and Ongoing Service
- Direct Equities
- Instalment Warrants
- Reverse Mortgages
- Self Managed Superannuation Funds
- Estate Planning
- Margin Lending & Gearing Strategies
- Finance / Mortgage Broking

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0452288818
Josh@maoadvice.com

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## How Do We Charge For Our Services?

We have a competitive fee schedule that is structured to ensure that you only pay for what you need. All Initial Fees will be quoted to you upfront and before any work is commenced. This ensures our fees remain transparent. We charge fees in various stages for the work that is actually done so you are not locked into a long-term contract.

## Your Advice Journey:

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|---|---|
| STAGE 1 - INITIAL CONSULTATION | FEE FREE OF CHARGE |
| STAGE 2 - STRATEGY CONSULTATION | FEE FREE OF CHARGE |
| STAGE 3 - STATEMENT OF ADVICE (SOA) PREPARATION | $750 - $4,500 |
| STAGE 4 - STATEMENT OF ADVICE (SOA) IMPLEMENTATION | $750 - $4,500 |

The financial advice journey begins with a complimentary initial consultation where clients meet with a financial advisor to discuss their financial situation and goals. Following this introductory phase, if the client and adviser are a good fit, they can move into Stage 2, which involves a Strategy Consultation to determine which avenues of advice the client wishes to explore.

Upon completion of the Strategy Consultation, clients may opt to move to Stage 3, where a Statement of Advice (SOA) is prepared. This detailed document delves deeper into specific areas of financial planning such as superannuation, investments, insurance, and estate planning. The fee for SOA preparation ranges from $750 to $4,500, depending on the complexity of the advice required. Finally, Stage 4 involves the implementation of the recommended strategies outlined in the SOA. This phase incurs additional fees, which are disclosed upfront based on the complexity of the strategy and the entities involved, ensuring transparency in the entire advisory process.

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## Your Ongoing Service:

You may elect to participate in our ongoing service program. This includes ongoing reviews of your financial strategy with access to our resources, knowledge and expertise to address any issues and concerns you may have from time to time.

The Annual Ongoing Service fee is based on the complexity of ongoing advice. The minimum fee is $100 per month while the maximum is $500 per month. Any ongoing commission we receive for life insurance products you may hold is in addition to this fee.

The Annual Ongoing Service fee may be collected monthly through the investment platform or paid directly by you via credit card, direct debit or cheque.

## Ancillary Services

**ADHOC GENERAL ADVICE**

Where you do not wish to participate in our Ongoing Service Program but require ongoing advice on an ad hoc basis an hourly fee of $220 (incl. GST) will apply.

**LIFE INSURANCE PRODUCTS**

For Life Insurance products the initial commission payable by the product provider will be between 0% - 66% of the first year premium. We may also receive ongoing commission from risk insurance providers.

**INVESTMENT ADVICE FEES**

We charge a fee for our professional advice and services. We do not receive commissions for investment products recommended by us.