Authorised Representative Disclosure Statement

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My full name is Andrew James Murphy, and I commenced in the financial services industry in 1999.

Since that time I have been employed as both a business analyst and Paraplanner with various companies.

In that time I have completed:

- The CFP Certification Program through the Financial Planning Association of Australia
- The Graduate Diploma of Financial Planning through Finsia
- The Diploma of Financial Advising through Finsia

I am also a general member of the Financial Planning Association of Australia (FPA).

I remain committed to education and, as an authorised representative of AFS I am required to do at least 40 hours of structured professional development every year. This ensures my advice, knowledge and technical skills are always up to date.

As the holder of an "Australian Financial Services License" AFS is responsible to its clients, not to a Fund Manager or Life Company. In other words, I act for you.

I am authorised to provide:

Services

- *Portfolio Reviews*
- *Asset Allocation and Portfolio Rebalancing*
- *Wealth Protection*
- *Salary Sacrificing*
- *Self Managed Superannuation Funds*
- *Cash flow plans*
- *Pre and Post Retirement Planning*
- *Retirement Incomes*

Products

- *Managed Funds*
- *Superannuation*
- *Direct Shares (ASX 200)*
- *Tax Effective products*
- *Life, disability & trauma Insurance*

AFS has used the services of an Independent research firm to analyse products in the market place and rate them according to their suitability for different client situations. AFS then researches these products to provide a further insight into other aspects, such as product design and efficiency of administration etc. to arrive our preferred list of products.

Australian Financial Services Limited (AFS) is owned by a number of AFS Advisers. I am one of the AFS advisers who is a shareholder in AFS through associated entities.

Optima Wealth Management will be remunerated by way of fees, commissions and brokerage. Where brokerage or commissions are paid these will be received by Australian Financial Services Limited who will pay Optima Wealth Management this brokerage or commission and charge Optima Wealth Management a fee for the support they provide. You will not be charged any additional fees. However, Optima Wealth Management adopts a *fee for service* model. Full details of our fees schedule are attached to this Financial Services Guide.