Authorised Representative Disclosure Statement

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My full name is Richard Brett O'Brien, and I commenced in the financial services industry in 1981.

Since that time I have operated an advisory practice providing superannuation and insurance services. I first held a Proper Authority to a Securities Dealer in 1984 so, since that time, I have also provided a variety of financial planning and investment services to my clients.

In that time I have achieved:

- Certified Financial Planner status
- Completed the Diploma of Financial Planning from Deakin University
- Completed the Diploma of Life Insurance from Deakin University
- Life and Qualifying Membership of the Million Dollar Round Table
- NSW Board member of the Association of Financial Advisers
- Nominated AFA NSW Adviser of the Year
- National President of Zurich's Leaders Round Table

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.

In late 1994 I began developing the concept of Australian Financial Services and was ultimately contracted from January 1996 to May 1999 to establish and develop the company. AFS is now a national firm with over 150 authorised representatives.

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

- *Full Financial Planning*
- *Investment advice*
- *Pre & Post Retirement Planning*
- *Social Security Planning*
- *Salary Packaging*
- *Self Managed Superannuation Funds*
- *Wealth protection*
- *Portfolio reviews*

Products

- *Managed Funds*
- *Personal Superannuation*
- *Corporate superannuation*
- *Direct Shares*
- *Tax Effective products*
- *Life, disability & trauma Insurance*

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, and I currently serve on the Board of AFS. I am also a shareholder in Strategy Portfolio Limited, a marketing company associated with the Strategy Retirement Fund and the Strategy Portfolio Service.

Optima Wealth Management will be renumerated 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 me this brokerage or commission and charge me 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.