



TW Australia Adviser Profile

David Perez

David Perez is a Senior Financial Adviser, a Responsible Manager and an Authorised Representative of Titan Wealth Australia.



Your Adviser's Authorisations

David is authorised to provide advice in relation to the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation
- Tax (Financial) Advice Service

This means that David can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment as well as superannuation and retirement planning strategies.

Your Adviser's Experience

David has over 12 years of finance planning experience, the majority of which has been providing holistic advice. David's approach is more of a coach, ensuring clients understand what is available to them, giving them options and sometimes when necessary, reevaluating goals. David prides himself of providing a client centric service with strong and comprehensive understanding of financial planning strategies, in particular superannuation, retirement, risk, investment, and Centrelink knowledge.

David has completed all requirements from the FASEA (Financial Adviser Standards and Ethics Authority) education standard with multiple qualifications including Master of International Finance and Master of Professional Accounting (Deakin University). He is also a Certified Financial Planner (CFP) and a member of Financial Advice Association of Australia (FAAA), one of the largest professional communities of financial planners in Australia.

Cost of Advisory Services

An initial meeting to discuss your financial circumstances is free of charge. At this meeting David will establish how he can assist you and gather the information required to prepare a financial plan. David will discuss the fee basis with you and agree on the method of charging prior to proceeding.

Payment will be either by way of a fee based on the funds under advice, from the brokerage paid by the product issuers, or as per invoiced. A fee for portfolio preparation or, if investment recommendations are not implemented, a fee may also be charged. Ongoing advice that includes portfolio reviews is charged on a percentage fee basis which varies according to the portfolio amount, complexity and structure, or as a fixed dollar amount as agreed between you and your adviser.

The basis for the fee for the SoA will be agreed upon with you before any advice is provided or costs incurred. All other fees are fully disclosed in the Statement of Advice and Product Disclosure Statement prior to any charges being incurred.

Cost of Advisory Services

Preparation of Statement of Advice (SoA) (depending on complexity)	\$550 to \$10,000
Annual Portfolio Management & Review (depending on complexity)	\$2,200 to \$15,000
Insurance	
Upfront commission	Up to 66%*
Ongoing commission	Up to 33%*

*% based on amount of premium and is paid by the insurance provider

All fees include 10% GST.

All fees are payable to Titan Wealth Australia. David receives a salary as an employee of Titan Wealth Australia and can be eligible for a bonus, subject to meeting his employment conditions. These include but are not limited to; complying with both legal obligations as well as company policies and procedures, providing a high level of service to clients, acting in the best interests of clients and client satisfaction.

This Adviser Profile is issued by AHR Group (AHR Australia), which holds Australian Financial Service Licence number 543254. This Adviser Profile forms part of the AHR Australia Financial Services Guide (FSG) dated 1 June 2024. These documents should be read together.

This document contains information regarding the Adviser listed in this document and is designed to help you to make an informed decision about the financial advice provided to you by the Adviser.

Fee Examples

Example for Investment Products

If you receive advice regarding an investment of \$100,000, the SoA fee could be \$3,000, which is paid to Titan Wealth Australia.

If you maintained the investment and assuming the balance of the investment remains at \$100,000, the annual portfolio management & review fee could be \$1,000 per annum, paid to Titan Wealth Australia.

Fee Examples

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$550 of which is paid to Titan Wealth Australia. Should you proceed with the advice, then the SoA fee will be waived.

If you take out a life insurance policy with an annual premium of \$1,500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Titan Wealth Australia would be \$990. The maximum ongoing commission for the Upfront Option is currently 22% per annum which could result in a payment of \$330 per annum for as long as the policy remains in force. Where a level commission option is selected, it could be as much as 33%, or \$495.

This commission has what is called a 'responsibility period' imposed by the insurance product issuer. This means that if the policy is cancelled within the first 1-2 years of inception commission is returned to the product issuer by Titan Wealth Australia.

Fee Examples

Referral Fees

Titan Wealth Australia may pay the person who referred you to us a fee in relation to that referral. If the referrer receives a fee, we will tell you in the Statement of Advice who will receive that fee and the amount they will receive.

Contacts



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