

Representative Profile



This document forms part of the Financial Services Guide Version 11 preparation date 1 October 2017 and is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.



Representative Profile

Who we are

Aziz Meherali

Authorised Representative No: 415954

The Principal of Elixir Private Wealth Pty Ltd, Aziz Meherali CFP, has been providing Financial Planning Services since 1997, having spent over 10 years with NAB Private Wealth prior to establishing Elixir Private Wealth in January 2012.

Andrew Rae

Authorised Representative No: 447960

Senior Wealth Adviser of Elixir Private Wealth Pty Ltd, Andrew Rae CFP, has been providing Financial Planning Services since 2006, having spent 7 years with NAB Private Wealth prior to commencing at Elixir Private Wealth in October 2013.

The Financial Services that the above financial advice specialists offer are provided by Elixir Private Wealth Pty Ltd, ACN 152 841 524, ABN 52 033 590300, Authorised Representative (AR) No. 415956.

Godfrey Pembroke has authorised your advisers to provide you with this Financial Services Guide.

Quality Advice Program

Aziz Meherali and Andrew Rae have been Quality Advice accredited by Godfrey Pembroke Ltd under our internal Quality Advice Program.

The Program involves a defined set of standards for measuring quality of advice.

In order to receive Quality Advice Accreditation, they were required to meet a number of essential criteria in relation to financial planning principles and have a number of their financial plans assessed against the Quality Advice standards.



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What we do

We are authorised by Godfrey Pembroke Limited to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management



and to provide advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts
- Derivatives
- Government Debentures, Stocks or Bonds
- Securities
- Standard Margin Lending Facilities

Contact us

For more information on anything you have read in this document or if there is anything else we can help you with, please contact us at:

Elixir Private Wealth Pty Ltd

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Level 26, 25 Bligh Street
Sydney, NSW, 2000
Tel: (02) 9221 2500
Fax: (02) 9223 2500
Email: aziz@elixirwealth.com.au
Email: andrew@elixirwealth.com.au



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How we charge for our services

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial consultation	Complimentary
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Advice preparation	<p>If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:</p> <p>The minimum fee charged is \$5,500 while the maximum fee is \$25,000.</p> <p>For example, complex advice that contains multiple goals, with multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation Funds, family trusts and companies, is likely to be charged closer to the maximum. Less complex advice that addresses limited goals, strategies and tax structures is likely to be charged closer to the minimum.</p>
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Ongoing fee for advice	<p>Elixir Private Wealth offers ongoing advice through our Ongoing Advisory Service. The ongoing advice fee will be based on the level of service, frequency of reviews needed and the complexity of the advice.</p> <p>Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. We will agree with you the amount you pay based upon:</p> <ul style="list-style-type: none">• A percentage of the amount you invest;• A flat dollar fee;• An hourly rate; or• A combination of the above. <p>The minimum fee is \$460 per month and a maximum of \$50,000 per month. However, we will agree on the ongoing fees prior to proceeding.</p> <p>Borrowed funds – if we recommend you acquire investments using borrowed funds then your ongoing fee will be a minimum of \$460 per month and a maximum of \$50,000 per month. However we will agree on the ongoing fees prior to proceeding.</p>
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How we charge for our services (cont)

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Ad hoc advice	Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$330 and \$650 may apply.
Stamping fees	Where we receive stamping fees from issuer companies for raising capital or debt on behalf of that company, we will either refund this payment where possible or offset this payment against the cost of our advice to you.
Insurance products	The relevant insurer will pay initial commission between 0% and 130% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.
Pre-existing arrangements	For existing clients already in an established commission arrangement, we may receive commission on investment products or margin lending products held. For investment products the relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments for as long as you hold the product. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.
