

## ANNEXURE TO THE FSG

### ABOUT YOUR ADVISOR

#### YOUR ADVISOR AND THEIR AUTHORISATIONS

Your adviser is **Peter O Malley** whose company trades under the business name Future Wealth Group Pty Ltd. Both Peter O Malley and Future Wealth Group Pty Ltd are authorised representatives of AVALONFS Pty Ltd, AFSL 437518. Their authorised representative number as issued by the Australian Securities and Investments Commission (ASIC) are 459051 for Peter O Malley and 1255262 for Future Wealth Group Pty Ltd.

#### AUTHORISATION STATEMENT

Peter O Malley is authorised to provide you with advice and deal in the following areas:

- Basic and non-basic deposit products
- Deposit products other than basic deposit products;
- Bonds and Debentures issued by a Government
- Life products including;
  - Investment life insurance products
  - Life risk insurance products such as term life, TPD, trauma and income protection, business expense, keyperson, shareholder insurance
- Interests in managed investment schemes including Investor directed portfolio services
- Securities
- Superannuation products including personal funds, employer funds, retirement savings accounts (RSA's)
- Self-Managed Superannuation Funds
- Margin Lending

**Can provide tax (financial) advice services: Yes**

**NOTE:** AVALONFS does not provide tax advice and you should seek independent tax advice from a tax specialist.

(Refer Page 6 this document).

#### YOUR ADVISER'S EXPERIENCE AND QUALIFICATIONS

Peter provides a professional financial service to his clients by providing advice in areas such as: Self-Managed Superannuation Funds; Superannuation; Portfolio construction; Personal and business insurance; Estate Planning and Asset Protection; Geared investments; Budgeting and cash flow analysis; and Retirement planning.

Peter is dedicated in providing detailed, transparent and client aligned advice to ensure his clients are placed in the best possible position to ensure they are on track to meet their future financial goals and objectives.

Peter was previously employed at Hillross, AMP Financial Planning and Mawson Investment Management where he gained extensive experience across all sectors of Finance and Financial Planning.

#### Peter holds the following qualifications:

- Master of Financial Planning - UNSW
- Bachelor of Commerce – Macquarie University
- Diploma of Financial Planning – Kaplan Education
- Margin Lending – Kaplan Education

#### Memberships

- SMSF Specialist Accredited Adviser with SMSF Association

| CONTACT Your Adviser     |  |
|--------------------------|--|
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