

## Adviser profile

# Jonathan (Jon) Brian Silcock

Authorised Representative No. 274413

## Connect Financial Advice Pty Ltd

Corporate Authorised Representative No. 253384

### Your adviser

#### Contact details

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#### Profile

Connect Financial Advice Pty Ltd (previously Silcock Financial Services Pty Ltd ) has been operating as a financial services provider since 1991.

Jon Silcock has been individually authorised (Representative Number 274413) to provide financial product advice and deal in all of the below mentioned categories as a Director of Connect Financial Advice Pty Ltd on behalf of Aon Hewitt Financial Advice Limited.

#### Experience

Jon has a vast experience in the financial planning industry ranging back to 1984 when Jon started working as a life agent with MLC. Jon joined Aon in 1998, originally with Aon Financial Adviser Services and later with Aon Financial Planning & Protection Ltd.

#### Qualifications

Diploma of Financial Planning  
Certified Financial Planner

#### Professional memberships

Jon is a Certified Financial Planner Member of the Financial Planning Association of Australia and abides by their code of ethics.

## Authorisations

### Australian Financial Services License

Jon is authorised to provide financial product advice and deal in the following:

- i. deposit and payment products limited to:
  - a. basic deposit products;
  - b. deposit products other than basic deposit products;
- ii. life products including:
  - a. investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
  - b. life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- iii. general insurance;
- iv. securities;
- v. interest in managed investment schemes including investor directed portfolio services;
- vi. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- vii. superannuation; and
- viii. standard margin lending facility.

## Fees and charges

### Initial consultation

Free of charge

### Advice preparation

Completion of needs analysis: Free

Advice preparation: from \$1,100

The actual fee for the preparation of advice will vary depending on the complexity of your situation and the advice required.

Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you.

### Implementation

Up to 5.5%

This fee may be paid by cheque or collected from the investment product. The actual fee will be stated in the Statement of Advice and agreed with you prior to the placement of your investments.

### Review service

A minimum ongoing service fee will be calculated as a percentage of your total portfolio to a maximum of 2.2%.

### Consulting fees

\$275.00 per hour

For any other service you require that is not specified above, we will charge you at the above hourly rate.

### Commissions

When your insurance application has been accepted by the insurance company it will pay Aon Hewitt Financial Advice Limited a percentage of the first year's premium, which may be up to 123.75% of the first year's premium, of which Connect Financial Advice Pty Ltd receives 92%. This amount will be disclosed in your Statement of Advice if you chose to proceed with our advice.

If you choose not to proceed with the recommendations outlined in the Statement of Advice presented to you or if there are any changes to the finalised insurance policy(s) within the first 12 months, Connect Financial Advice Pty Ltd may be required to reimburse this amount back to the insurance company. If either of these occurs, an amount may be invoiced and payable by you within 14 days of this occurring. The amount due will be disclosed to you in your Fact Find and Statement of Advice. Changes to the policy(s) include, but are not limited to, any of the following: a change in servicing adviser, a reduction in the insured amount or the policy being cancelled.

Refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by product issuer(s).

Note: All fees and charges quoted are inclusive of GST.