Adviser profile

Ray Senior

Authorised Representative No. 1234424

Connect Financial Advice Pty Ltd

Corporate Authorised Representative No. 253384

Your adviser

Contact details

Office address	142 Gilles Street, Adelaide, SA 5000
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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.

Ray Senior has been individually authorised (Representative Number 001234424) to provide financial product advice and deal in all of the below mentioned categories as an employee of Connect Financial Advice Pty Ltd on behalf of Aon Hewitt Financial Advice Limited.

Experience

Ray has been employed in the Financial Services Industry since 1989. He has previously filled a wide variety of roles including as a Business Owner of a Financial Planning practice and as a Regional Manager of a Mortgage Broking practice. Ray commenced employment with Connect Financial Advice Pty Ltd in 2013.

Qualifications

Diploma of Financial Planning

Authorisations

Australian Financial Services License

Ray 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. interest in managed investment schemes including investor directed portfolio services;

iv. retirement savings accounts (“RSA”) products (within the meaning of the Retirement Savings Account Act 1997);

v. superannuation

Fees and charges

Initial consultation

Free of charge

Advice preparation

Completion of needs analysis: Free
Advice preparation: from $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% (if applicable)

This fee may be paid by cheque or deducted from any 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 adviser service fee will be calculated as a percentage of your total portfolio to a maximum of 2.2%.

Consulting fees

$275.00 per hour (if applicable)
For any other service you require that is not specified above, we will charge you at the above hourly rate.

Commissions

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

Ray is an employee of Connect Financial Advice Pty Ltd and receives a salary. Ray may also receive performance based bonuses from time to time.

The above is a guide only and full details of fees, charges and any other benefits will be disclosed upon recommendation of products.

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