



THE VIRTUOUS
COLLECTIVE

Statement of Advice

prepared for
Ham Burger & Cheez Burger
on
1/0/1900



Introduction

To provide advice in Australia in relation to a “financial product” you must:

- Be authorised to do so under an Australian Financial Services Licence; and
- Provide that advice in writing.

The written document providing this advice is known as a “Statement of Advice” and must meet certain specifications including:

- Linking recommendations to how they will achieve your goals and objectives (i.e. be seen to be in the “clients’ best interests”)
- Detail of the fees and loss of any benefits where a replacement product has been part of the recommendation; and
- Clearly outline any costs and remuneration payable.

This document has been prepared to provide these requirements in mind, but more importantly we believe that this document sets the scene for our ongoing relationship following the implementation of these recommendations.

While we have tried to be clear and concise in our recommendations, there may be elements of that you have more questions about or would like clarification on the details provided. If this is the case, please do not hesitate to make contact and ask for clarification.

Key Contacts

Corporate Authorised Representative: 3KH Family Trust

Financial Adviser: Kelly Brady

The Licensee:

The Virtuous Licensee Pty Ltd

29 Charlton Street
Southport QLD 4216

07 3184 8149

AFSL: 526893



Dear Ham & Cheez,

Statement of Advice

Thank you for the opportunity to provide you with personal financial advice. We encourage you to fully understand the advice and ask for additional information or clarification to enable you to do so.

The Statement of Advice is split into two parts and should be read as a whole document:

1) Summary of our advice

Summarises your goals, what we recommend for you to meet those goals, why our recommendations are appropriate and a summary of costs.

2) Our financial recommendations in detail

Includes information to enable you to gain a thorough understanding of our advice. This section includes a little more detail on the recommendations, implementation steps, supporting information, product costs and of course our fees.

As part of our service, we are able to assist you in implementing the advice, including the necessary documentation.

Yours sincerely,

Kelly Brady

Authorised Representative of The Virtuous Licensee



Observations & Constraints

You were referred to us by a bloke down the road because you worship volcano gods.



From our conversations to date, we feel we have attained a grasp of your expectations and objectives, which formulate our advice to you and are summarised in the following sections of this Statement of Advice.



Your Goals



Your objectives and how our advice is designed to meet them

The table below provides an overview of your objectives, our advice, and how our advice aims to meet your objectives.

Summary of our Advice

How our advice aims to meet objectives

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**Scope of advice**

The scope of our advice is limited to the following areas:



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Personal cash flow advice NOT IN SCOPE - Delete this section



Super Contributions Advice NOT IN SCOPE - Delete this section

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Advice Fees

Scope of Advice	Upfront (once-off)		Applicable fee	Ongoing (annual, first year estimate)
	Fee	<i>less discounts</i>		
				\$0
				\$0
				\$0
				\$0
				\$0
Total	\$0	\$0	\$0	\$00 p.a.

All upfront & ongoing fees are applicable to the entity receiving the advice. For instance, superannuation advice is charged to your superfund, and advice on personally-held monies is charged to you personally. Due to trustee limits on fees per type, your upfront fee may be deducted in two transactions under different fee types. The sum of these two transactions should equal the applicable upfront fee. The By agreeing to proceed with this Statement of Advice, you do so under the terms of our Service Agreement and you should read this document thoroughly before agreeing to proceed. Our Service Agreement is available to download at <https://thevirtuouscollective.com/service-agreement>

Client	First year's annualised premium	Commission Estimate	
		Upfront 66%	Ongoing 22%
Ham	\$0	\$0	\$0
Cheez	\$0	\$0	\$0
Total	\$0	\$0	\$0





Schedule



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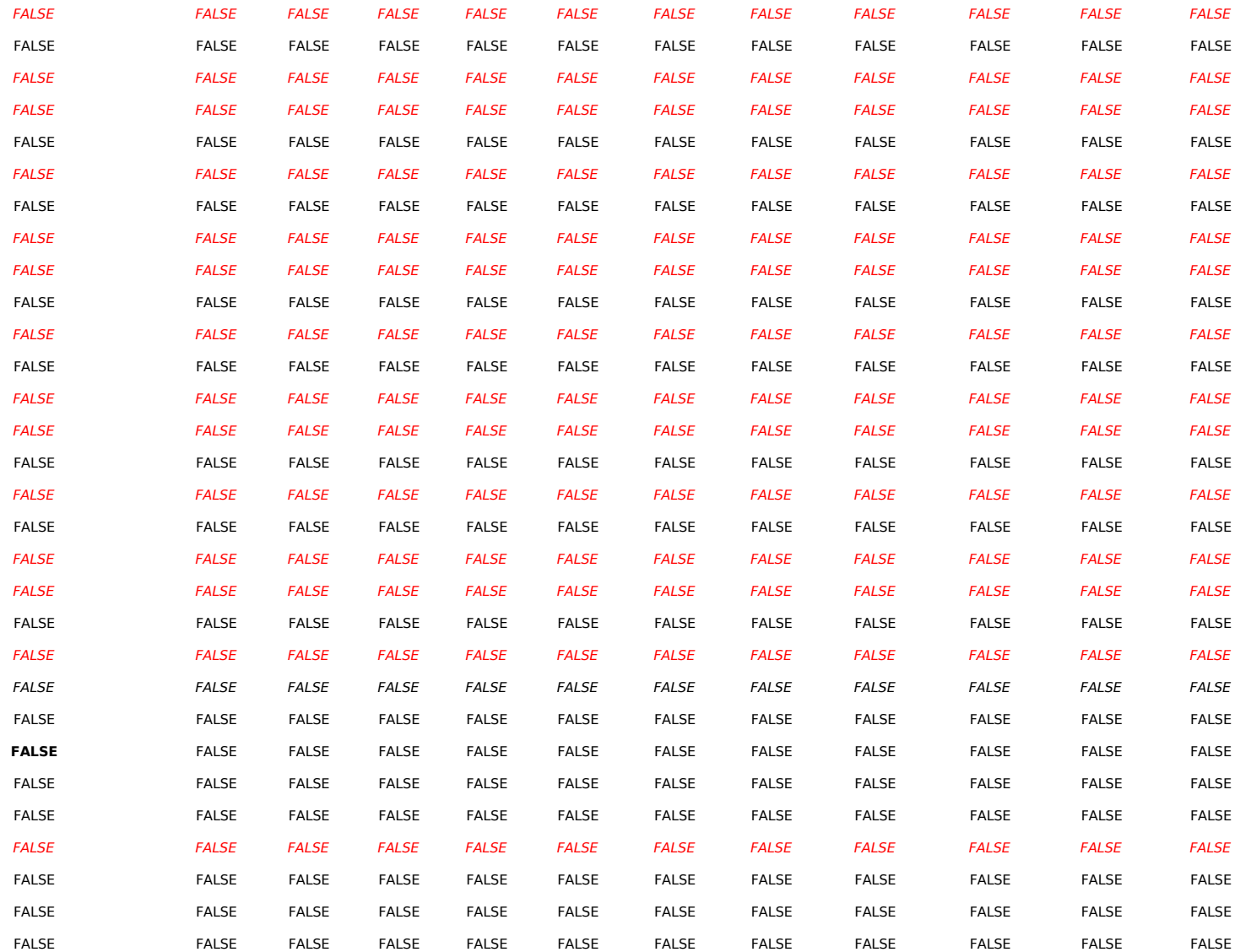
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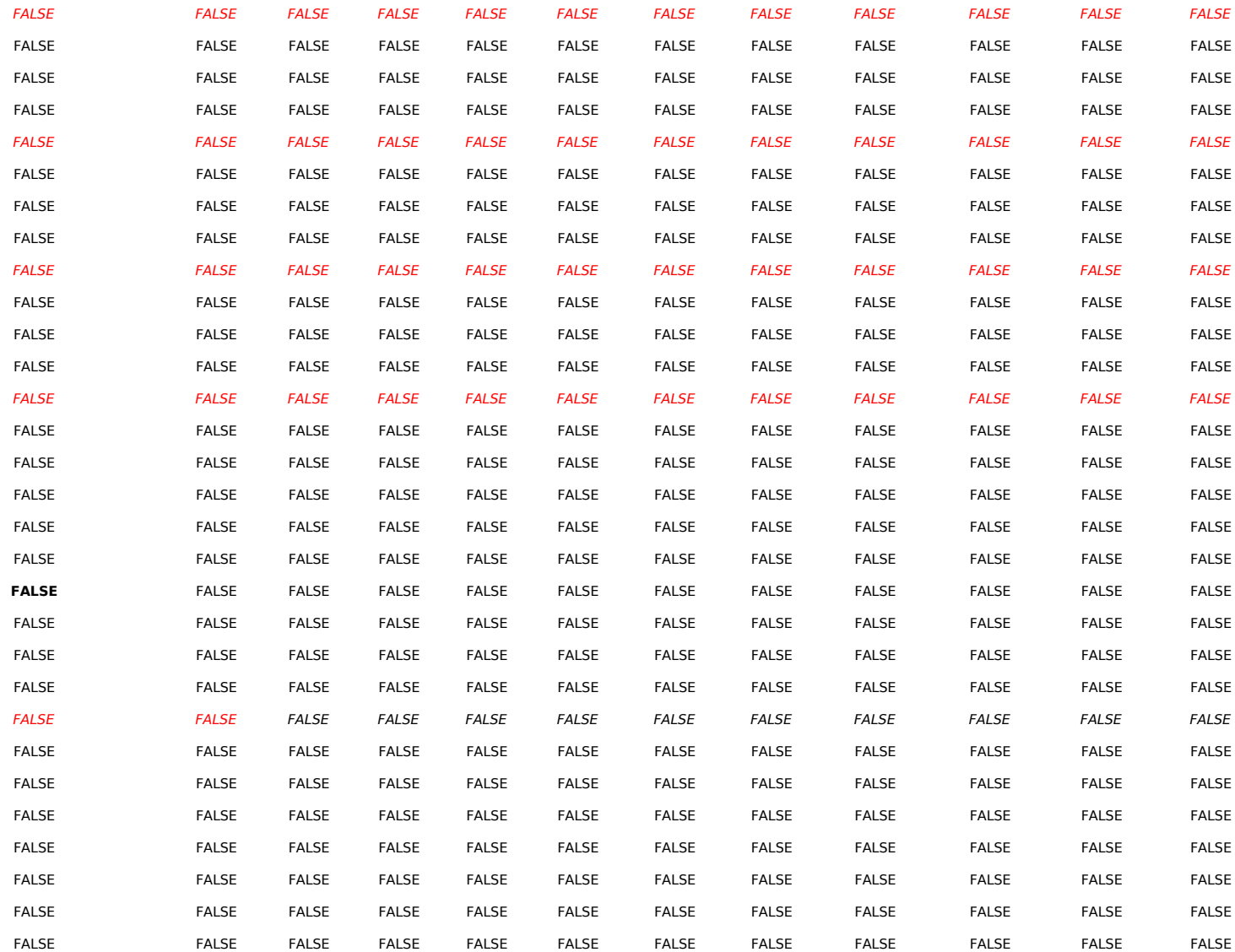
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Authority to Proceed

I / we Ham & Cheez, having read the Statement of Advice dated 00/01/1900 and prepared by Kelly Brady acknowledge:

- I have read and understood the Service Agreement
- The information provided in this document is accurate and reflects my/our current circumstances.
- I/We understand and agree that the risk profile recommended meets our concerns and requirements.
- That the recommendations given in this Statement of Advice meet our needs and objectives as stated in this document.
- That the recommendations given are based on legislation current at the time of making these recommendations.
- That because legislation is subject to change these recommendations should be reviewed if not implemented within 28 days from the date on the cover of this SOA.
- I/We understand that the recommendations made in this Statement of Advice are for our use only and should not be passed on as recommendations suitable to other parties.



- That if the recommendations made in this Statement of Advice, unless implemented in full as described may not meet the desired outcomes stated as the goals and objectives described.
- That where a referral has been given to another party to seek recommendation for investment and personal insurances, any recommendation made by that party is not the recommendation of Kelly Brady.
- That if we do not implement the advice in accordance with recommendations, we may not receive the benefits of the advice.



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