Financial Services Guide (Adviser Profile) Drew Browne

Version 1.0 Commencing 31st August 2024

This adviser profile should be read in conjunction with the NSW Complete Financial Services Group Financial Services Guide (FSG) AFSL 457 600. This document is a snapshot of who I am, and it sets out my contact details, professional details, the services, and products I provide and how I am paid. I am authorised to distribute this FSG to you. You can contact me using the details below.

Sapience Corporation Pty Ltd

- Corporate Authorised Representative Number AR#275199

Drew Browne

- Authorised Representative Number AR#275198
- ACN: 086 679 718 ABN: 29 086 679 718
- Address: PO Box 4079, Marayong NSW 2148
- Phone 1300 137 403 | Mobile: 0415 439 900
- Email: drew@sapience.com.au
- Web: sapience.com.au | unusualrisks.com.au

I have the following qualifications

Drew Browne, Authorised Representative Number 275198

- Advanced Diploma Financial Services (Financial Planning)
- Diploma Financial Services (Financial Planning)
- Member of Financial Advice Association Australia #500335

Financial Products I can offer you

I am authorised to provide Personal Advice on and deal in the following financial products:

- Life Risk Insurance Products

Non-Financial Products I can offer you

- Estate Planning Services

How will I charge you for the service?

I provide clients with a choice of paying a fee-for-service or allowing me to receive commission from the insurance provider that is recommended. In such cases my hourly rate may be reduced or waived for the initial advice and the Implementation fee. A combination of these methods of payment for my services will also be considered. I can provide you with a fee estimate after assessing your requirements.

Service Fees	Drew Browne
Fee for Service Hourly rate (or part thereof)	$330 - $440
Advice and/or implementation fee (depending on complexity)	Up to $11,000
Ongoing retainer – available upon request - based on funds under management, billed through investment portfolio - based on service package, billed through agreed method.	Up to 1.1% pa Up to $33,000pa

NSW Complete Financial Services Group Pty Ltd AFSL 457 600 has authorised your adviser to distribute this Financial Services Guide (Adviser Profile) to you.

Do I receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to you and how is that commission calculated?

1. All financial product fees are paid initially to NSW Complete Financial Services Group (Licensee). The licensee passes on 100% of all fees received.
2. Where a life insurance company product has been recommended the issuer of the product may pay NSW Complete Financial Services Group a commission which ranges between 30% and 60% of your first year's premium plus GST. E.g. If your first year's premium is $500 and the initial commission is 60% NSW Complete Financial Services Group will receive $300.
3. The issuer of the insurance product may also pay NSW Complete Financial Services Group an ongoing commission which can vary depending on the product. It ranges between 8% and 20% of your second and subsequent years premium. If your premium for the second and subsequent years is $500, and the ongoing commission is 20% NSW Complete Financial Services Group will receive $100 per annum.
4. I may receive a salary, management fee or distribution of profits from Sapience Corporation Pty Ltd. The amount of this salary is dependent on a range of factors including the amount of operational expenses required to operate Sapience Corporation Pty Ltd.
5. Neither Sapience Corporation Pty Ltd nor I receive conflicted remuneration.
6. The exact amounts of any fees, commissions, bonuses, or other incentives received by Sapience Corporation Pty Ltd and the licensee will be included in a Statement of Advice, Record of Advice and Product Disclosure Statement(s) that we will provide to you. That will include any referral fees that we receive or pay to other parties as well.

Do I have any Referral Arrangements in place or potential Conflicts of Interest?

1. Sapience Corporation Pty Ltd and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in.
2. If you have been referred to us by another party, we do not pay a referral fee.
3. If we refer you to another party, we do not receive a referral fee.
4. If it is in your best interests and appropriate for your needs and objectives, Drew Browne may recommend products/ services issued by a company or associate within the NSW Complete Financial Services Group that may benefit from the recommendation by receiving product, administration, investment fees, and other fees. These fees are all disclosed in the relevant PDS, IDPS or fees guide and will be fully disclosed in your SoA.
5. Sapience Corporation Pty Ltd and I do not own shares in NSW Complete Financial Services Group.

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