Dated: 8 March 2025

YOUR FRESH START
FINANCIAL SERVICES

Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

Karin Bennett

Karin Bennett is an Authorised Representative (No 1241394) trading as Your Fresh Start Financial Services acting under authority from Wealth Today Pty Ltd AFSL 340289 (The Licensee).

Business Address:	22 Lorikeet Grove, Hewett SA 5118
Mobile:	0405 123 014
Email:	karin@yourfreshstart.com.au
Website:	yourfreshstartfinancialservices.com.au

If you would like to make an appointment to discuss your needs and objectives in more detail, please contact me by phone number or email.

Introduction

My name is Karin Bennett, and I am an Authorised Representative of Wealth Today Pty Ltd

My educational qualifications and experience include:

Master of Financial Service

Master of Commerce (Professional Accounting)

Certified Financial Planner CFP®

Registered Tax Adviser

The advice and products I can offer

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts (“RSA”) products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Self-Managed Super Funds
- Securities
- Tax (Financial) Adviser

How do I get paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

Initial Consultation

This initial meeting is at no cost to you.

Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice.

At the end of this meeting, we will outline the next steps and detail any fees applicable.

Advice preparation

You may be charged a Statement of Advice preparation fee which will depend on the complexity of your individual circumstances and type of advice you require. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The fee may range from $2,200 - $11,000.

Implementation

We will outline the details of any fees, including Implementation Fees, for you to authorise before any work is carried out.

If you elect to proceed with our advice the fee will range from $0 to $11,000.

Insurance products

As a FEE ONLY practice, we have decided to not receive commissions and will waive or rebate them as the situation requires.

Ongoing fee for advice

If you require further services from your financial adviser, such as further advice, access to support/administration or portfolio review services, please refer to the Fixed Term Agreement.

Ad hoc advice

Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between $220 and $440 per hour may apply.

Other benefits, interests and associations

I or my company may have referral arrangements with selected referral partners. If a referral arrangement applies to you, we will provide you with further details.

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities or related third parties are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

Table – Other Business Activities, Associated Entities and Related Third Parties:

Name of Entity	**Karin Bennett (Sole Trader)**
Nature of Services	**Accounting**
Owned by	**Karin Bennett**
Percentage	**100%**

Please note that Wealth Today Pty Ltd is not responsible for the Accounting Advice and services provided by these providers.