

ANNEXURE TO THE FSG

ABOUT YOUR ADVISOR

Your adviser is **John Walker** whose company trades under the business name Optimal Wealth Solutions Pty Ltd.

Both John Walker and Optimal Wealth Solutions Pty Ltd are authorised representatives of AVALONFS Pty Ltd, AFSL 437518. Their authorised representative number, as issued by the Australian Securities and Investments Commission (ASIC), are 462420 for John Walker and 462419 for Optimal Wealth Solutions Pty Ltd .

AUTHORISATION STATEMENT

John Walker is authorised to provide you with advice and deal in the following areas:

- Basic and non-basic deposit products
- Bonds and Debentures issued by a Government
- Life products including;
 - Investment life insurance products
 - Life risk insurance products such as term life, TPD, trauma and income protection, business expense, keyperson, shareholder insurance
- Interests in managed investment schemes including Investor directed portfolio services
- Securities
- Superannuation products including personal funds, employer funds, retirement savings accounts (RSA's)
- Self-Managed Superannuation Funds
- Margin Lending

Can provide tax (financial) advice services: Yes

NOTE: AVALONFS does not provide tax advice and you should seek independent tax advice from a tax specialist. Any tax calculations in documentation are to be considered examples only.
(Refer Page 6 this document).

YOUR ADVISER'S EXPERIENCE AND QUALIFICATIONS

John has been in the financial services industry for many years holding senior management positions with Citigroup, BNP Paribas, Deutsche Bank and Bankers Trust, advising other banks and multi-national corporations on their finance structuring activities. He commenced working in the Financial Planning industry in 2014.

The strength of John's engagement with his clients lies in creating bespoke financial plans taking into account long term goals, financial resources and clients ever changing life circumstances assisting them to confidently plan for their future.

John holds the following qualifications:

- Bachelor of Commerce (UTS)
- Master of Commerce (Finance)
- Diploma of Financial Planning
- Cert IV Mortgage Broking
- CFP (FPA)

Memberships:

- FAAA

CONTACT Your Adviser

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