

## Adviser Profile

# Colin Fincher

Authorised Representative No. 273640

## Lifewriters Mutual Group Pty Ltd

Corporate Authorised Representative No. 253388

### Your adviser

#### Contact details

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**Colin Fincher**

#### Profile

Lifewriters Mutual Group Pty Ltd was formed in 1990 as an association of professional financial advisers and risk management consultants offering specialist advice in income protection, life & trauma cover, superannuation, business succession and estate planning. Since 1997, we have been contracted to the Aon Group and were appointed as a Corporate Authorised Representative in January 2004.

Colin Fincher has been individually authorised (Representative Number 273640) to provide financial product advice and deal in all of the below mentioned categories as a Director of Lifewriters Mutual Group Pty Ltd on behalf of Aon Hewitt Financial Advice Limited.

#### Experience

Colin has over 27 years of experience in the financial services field, originally as a life multi-agent and now as an Authorised Representative.

#### Qualifications

Diploma of Financial Planning

## Authorisations

### Australian Financial Services License

Colin 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. securities;
- iv. interest in managed investment schemes including investor directed portfolio services;
- v. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997); and
- vi. superannuation.

## Fees and charges

### Initial consultation

Free of charge

### Investment advice

Lifewriters Mutual Group is remunerated as follows:

- Upfront fees (a percentage of the amount invested. This may be up to 4.4% depending on the amount invested).
- Ongoing fees (a percentage of the amount invested. This may be up to 1.1% depending on the amount invested).
- Fees both direct and referral.
- Other benefits.

Alternatively, a fee for service on the basis of an hourly rate or a yearly total amount can be negotiated for most clients. The hourly rate depends on the work completed but may be up to \$330.

### Risk advice

Aon Hewitt Financial Advice Limited may be entitled to receive commissions and other benefits, paid to them by the companies, upon the placement of policies. Lifewriters Mutual Group Pty Ltd will receive a percentage of these commissions and benefits.

### Commissions

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

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

The above fees and charges are payable to Lifewriters Mutual Group Pty Ltd of which Colin is a Director and receives a salary.

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