

Financial Services Guide – Part 2

FSG Part 2 contains information specific to your adviser and should be read together with FSG Part 1. Merit Wealth has authorised your adviser to distribute the FSG.

Who is providing the financial services?

Your Financial Adviser is Jim Cresnar.

Jim Cresnar is an Authorised Representative of Merit Wealth and is authorised by Merit Wealth to provide the financial services described in this FSG.

Jim's Authorised Representative number is 1004802.

What experience does your financial planner have?

Jim comes from a large institution background with more than 20 years' experience. Jim is passionate about helping his clients to set, achieve and protect their financial goals, and secure the future and financial freedom they desire. He has a particular interest and expertise in the technical and investment strategies for establishing and managing hard working self-managed super funds (SMSF).

Jim was previously a Senior Financial Adviser, providing strategic investment advice to their High Net Worth and Business clients. During this time Jim specialised in the distinct financial needs of medical and healthcare professionals and has been providing advice to medical practitioners and specialists for over 10 years. He understands and can help navigate the complex financial rules of the healthcare industry to ensure that his clients minimise tax, grow wealth, make their income work harder and protect their wealth.

What qualifications and professional memberships does your adviser have?

- Advanced Diploma of Financial Services
- Bachelor of Arts (Economics)
- Practising member of the Financial Planning Association (FPA)

Does your adviser have any associations or relationships?

Jim operates within Merit Planning (NCC) Pty Ltd ABN 67 614 574 239 which is an authorised representative of Merit Wealth Pty Ltd ABN 89 125 557 002. All Fees and commissions are paid to Merit Planning (NCC) Pty Ltd.

How will your financial adviser be paid for the services provided?

All fees and commissions disclosed in the FSG which are attributed to the services provided to you by your adviser are paid to Merit Wealth. Merit Wealth will pay up to 100% of those fees and commissions to Merit Planning (NCC) Pty Ltd for distribution.

Merit Planning (NCC) Pty Ltd may pass on up to 100% of those fees and commission to Jim Cresnar.

How can you contact your financial adviser?

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