

Adviser Profile

Anthony Mirandilla
Financial Adviser

Authorised Representative Number 322890

Centaur Financial Services Pty Ltd
Corporate Authorised Representative Number 342372

This document forms part of and should be read in conjunction with the Australian Advice Networks Financial Services Guide

I am an Authorised Representative of Centaur Financial Services Pty Ltd ("my Practice") which is a Corporate Authorised Representative (No. 342372) of Australian Advice Network Pty Ltd.

I have worked in the financial services industry since 2007 and became an adviser of the Australian Advice Network on 15th July, 2024.

Qualifications

I hold the following qualifications:

- Graduate Diploma of Financial Planning
- Advanced Diploma of Financial Planning
- ASIC Financial Adviser Exam
- Margin Lending and Geared Investments
- Certificate IV in Financial Services (Mortgage Broking)

Your Best Interests

I will act in your best interests at all times and I am bound by the law and also the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Financial Planning
- Risk Insurance
- Managed Investments
- Superannuation and Retirement Planning
- Tax (Financial) Adviser
- Margin Lending
- Mortgage Broking
- Estate Planning Strategies

My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a statement of advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. You will be charged a fee-for-service for this. If we provide advice for insurance, this involves the payment of Brokerage/Commission and may cover the cost of your advice document.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration that will apply. Full details of all fees and/or commissions will be outlined in the statement of advice that I will provide to you.

The relationship between Australian Advice Network and the Practice is a cost sharing agreement. This agreement stipulates that 100% of remuneration is paid to the practice. AAN will invoice the practice for their share of costs incurred by AAN in operating the licence. I am paid a salary by the Practice.

Advice and Service Fees

Fees and/or commissions payable are separated into either initial or ongoing fees or commissions.

Any ongoing fees can range up to 1.1% (including GST) of the investment amount or can be an agreed fee which will be reviewed annually.

If the practice is paid an initial commission for insurance products, it will receive 0% to 66% on the premium of the insurance. If the practice is paid an ongoing commission for insurance products, it will receive 0% to 30% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

With a flat Statement of Advice fee of \$2,200, the Practice would receive \$2,200.

With a 1.1% Adviser Service Fee paid on a \$150,000 investment, the Practice would receive \$1,650.

On a \$3,300 per annum ongoing adviser service fee, the Practice would receive \$3,300 per annum.

On a \$1,000 annual insurance premium with an initial commission of 66%, the Practice would receive \$660.

On a \$1,000 annual insurance premium with an ongoing commission of 22%, the Practice would receive \$220.

Referral Arrangements

Centaur Financial Services will neither pay a third party nor receive payments from a third party for any referrals.

My Associations

At the date of my advice, the director of Centaur Financial Services Pty Ltd (my employer), through an associated entity, have shares in Australian Advice Network Pty Ltd (my licensee) and Aspen Asset Management Pty Ltd (Aspen).

Aspen is the model manager for the AAN Model Investment series which may be utilised in investment recommendations in your advice. As a shareholder their associated entities may be entitled to dividends from Aspen.

My Contact Details

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