About Your Adviser

Yeral Rafinian

Authorised Representative Number 001244590

Adviser Profile | 1 April 2024

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True Wealth Financial Group Pty Ltd ABN 38 663 209 765 | AFSL 546280 authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the True Wealth Pty Ltd Financial Services Guide (FSG).

About Me

Yeral brings over a decade of experience in the financial services industry with a diverse background spanning client service, paraplanning and financial advisory roles -both in-person and over the phone. Holding a bachelor's degree in management from the University of South Australia, alongside diploma, advanced diploma, and a Graduate diploma in financial advice. Yeral is well – equipped to provide holistic financial advice in all aspects of a clients life stage.

Beyond his professional pursuits, he has a passion for travel, exploring new culinary experiences with friends on the weekends and indulge in binge watching tv shows.

Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares & other products)
- Investment Bonds
- Life Insurance
- Aged Care
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary

The following table summarises the types of fees or commissions that applicable to the services that I provide. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up to	
Advice Consult Preparation of Advice Implementation of Advice	4.4% of your portfolio balance capped at $5,500	
Remuneration	**Initial**	**Per Annum**
Adviser Service Fee (asset based)*	-	1.65% capped at $3,300
Contribution Fee*	-	-
Insurance Commission*	66%	35%

*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a $200,000 investment would equal a $2,000 fee payable.

Benefits, interests and associations

The financial planning business and I do not have related parties, shareholdings or referral arrangements that may influence my advice. Neither the business or I pay or receive referral fees.