

FINANCIAL SERVICES GUIDE

Part Two – Authorised Representative Profile

Version 1.0 – 13th of May 2024

This document has two parts being the 'Licensee Profile' and the 'Authorised Representative Profile'. Both parts should be read in conjunction so that you, our client, have a full understanding of the services being offered.

Not independent

A person cannot claim to be an "independent" adviser unless they meet criteria specified in the Corporations Act.

Please be advised that as I do receive commissions from Insurance companies, under the terms of the law I do not consider myself to be independent.

Please also be advised:

- I do NOT receive ANY remuneration calculated based on volume of business.
- I do NOT have ANY restriction in relation to financial products, except those imposed by my AFSL, Volare Wealth, who insist on limiting my range of Products to hold the designation of Recommended or Highly Recommended.
- I do NOT have conflict of interest from any connection with any financial product issuer that may influence my provision of advice or service.

Who is my financial adviser?

Roman Zemlinsky of Summit Wealth Partners Pty Ltd
Address: Suite 207, 28 Riddell Parade, Elsternwick VIC 3185
Telephone: 0425705375
Email: roman@summitwealthpartners.com.au

Roman Zemlinsky is the director of Summit Wealth Partners Pty Ltd, a Corporate Authorised Representative of Volare Wealth. Roman Zemlinsky's ASIC representative number is 001004101. Summit Wealth Partners Pty Ltd's ASIC representative number is 001276776.

What experience does my adviser have?

Roman Zemlinsky has over 12 years' experience in the financial services industry having worked as a Financial Advisor, both in boutique firms as well as the major banks. Roman completed his degree in Business (Banking and Finance) from Monash University and has also completed his Advanced Diploma in Financial Planning through Kaplan.

Who is responsible for the financial services provided?

Volare Wealth is responsible for the financial services provided by Roman Zemlinsky and Summit Wealth Partners Pty Ltd within the scope of the authority described in this FSG and for the distribution of this FSG.

What kinds of financial services are you authorised to provide to me and what kinds of financial products do these services relate to?

Roman Zemlinsky is authorised by Volare Wealth to provide financial services in:

- Deposit and payment products limited to Basic deposit products and Deposit products other than basic deposit products
- Life products including Investment life insurance products and Life risk insurance products
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts products
- Securities excluding Direct Equities
- Superannuation

Please note that Roman Zemlinsky is not authorised to provide any services on behalf of Volare Wealth except in relation to the financial products listed above. The “What services and products are not provided by or on behalf of Volare Wealth” section earlier in this FSG gives examples of other services that are not provided on behalf of Volare Wealth.

Roman Zemlinsky also provides an ongoing review service. As part of this service, Roman Zemlinsky will conduct a review of your personal situation and their previous advice and recommend changes where they are needed.

How is my Adviser paid for services provided to me?

This FSG has previously outlined the source, method and amount of remuneration and other benefits payable to your adviser for the services provided to you.

Volare Wealth will collect all commissions, fees, and other benefits in connection with financial services provided by Roman Zemlinsky or Summit Wealth Partners Pty Ltd. Volare Wealth will pass on 100% of the revenue collected to Roman Zemlinsky and Summit Wealth Partners.

Volare Wealth will collect an annual Flat Fee from Roman Zemlinsky and Summit Wealth Partners Pty Ltd.

Please note that at no time will you pay Roman Zemlinsky or Summit Wealth Partners Pty Ltd directly.

Will anyone be paid for referring me to my Adviser?

From time to time an accountant or other professional may be paid for making referrals to me. The amount paid is not ascertainable; however, where any amount is payable, it will be fully disclosed in the ‘Statement of Advice’ (SoA) or any other advice document provided to you.

Further questions?

If you have any further questions about the services Volare Wealth provides, please contact Roman Zemlinsky at roman@summitwealthpartners.com.au or on 0425705375.

You should retain this FSG for your reference and any future dealings with Roman Zemlinsky, Summit Wealth Partners Pty Ltd or Volare Wealth.

Financial Services Guide

Acknowledgement of Receipt

I/We acknowledge receiving a copy of the Volare Wealth Pty Ltd Financial Services Guide Version 1.0 dated 1th of May 2024 including the Authorised Representative Profile for Roman Zemlinsky dated 13th of May 2024 and I/We acknowledge that I/we have been given an opportunity to read the Financial Services Guide.

Client Name	Client Signature	Date

or

Financial Services Guide

Confirmation of Provision

I confirm that I sent a copy of the Volare Wealth Pty Ltd Financial Services Guide Version 1.0 dated 1st of May 2024 including the Authorised Representative Profile for Roman Zemlinsky dated 13th of May 2024 to:

Client Name	
Postal/Email Address	
Date Sent	
Adviser Signature	

The Financial Planning Process

Financial planning is more than meeting with your Adviser and discussing your personal situation. It is a complete process which can put you on track to achieving your goals for the future.

Our financial planning process is straightforward, simple and can be tailored to your needs. In our first meeting we discuss each step of the process with you.

