Adviser Profile

Michael Partridge

Authorised Representative No. 344175

Azimuth Financial Advisers Pty Ltd

Corporate Authorised Representative No. 277791
Your Adviser

Profile	Azimuth Financial Advisers Pty Ltd is a Fee for Service financial planning practice that provides comprehensive, objective based financial planning and investment advice. We work with our clients to identify their lifestyle objectives, developing financial solutions designed to protect their current financial position and to achieve their stated goals. ***Azimuth*** is a nautical term that refers to the direction of a star or other celestial object, measured clockwise around the horizon from North. An object due North has an azimuth of 0°, one due east 90°, south 180° etc. Before the advent of Global Positioning Systems, accurate measurement of a star's azimuth and altitude (measured with a sextant) will allow a ship's navigator to determine the position of his ship. He may then use this information to advise his captain to adjust course and speed as appropriate to avoid navigational dangers and bring the vessel safely to port. Although we can all casually observe the stars, it was the skill of the trained and experienced ship's captain that used the information in the heavens for the tactical benefit and safety of his ship's company. Likewise with the myriad of investment possibilities available to today's investor, we can either casually observe our investments or we can utilise the resources of a trained and skilled professional to guide our course to financial independence. At Azimuth Financial Advisers Pty Ltd, your long-term objectives are central to our investment process. Working with you and within your measured tolerance to risk, we will provide you with strategies designed to protect the wealth you have accumulated and create wealth for your future needs. Our ongoing review process will ensure that we continue to monitor and report on your investments to meet your family's changing needs and the vagaries of investment markets. Michael Partridge has been individually authorised (Representative Number 344175) to provide financial product advice and deal in all of the below mentioned categories as an employee of Azimuth Financial Services on behalf of Aon Hewitt Financial Advice Limited.
Experience	Michael started his financial planning career in 2006, working first in administration before becoming a financial adviser. Michael joined Aon Hewitt Financial Advice in May 2011 when he commenced employment with Azimuth Financial Advisers. Michael previously worked as a sound engineer and still enjoys music, as well as travelling and discovering new restaurants around Perth.
Qualifications	Advanced Diploma of Financial Services (Financial Planning) - Kaplan Diploma of Financial Services (Financial Planning) - Finsia

Contact details	Physical address:	Level 7, BGC Centre, 28 The Esplanade Perth WA 6000
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Authorisations

Michael Partridge 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. interest in managed investment schemes including investor directed portfolio services;

iv. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997); and

v. superannuation.

Fees and charges

Initial consultation	Free of charge
Advice preparation	Completion of needs analysis: Free. Advice preparation: $250 per hour. The actual fee for the preparation of advice will vary depending on the complexity of your situation and the advice required. Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you. In all cases a minimum fee of $750 will be charged for the preparation of a Comprehensive Statement of Advice. If we prepare a Risk-Only Statement of Advice for you, we will charge an Advice Preparation Fee of $550. This will be rebated to you on successful placement of any personal insurances recommended in the Statement of Advice.
Implementation	The Implementation Fee represents the administrative costs associated with executing your strategy. You may choose to pay this fee either as an asset or time based fee. The implementation fee is either up to 2.2 % of the funds invested or $250 per hour. This fee may be paid by cheque or collected from any investment product commission. The actual fee will be stated in the Statement of Advice and agreed with you prior to the placement of your investments.

Review service	Azimuth Financial Advisers Pty Ltd is committed to providing you ongoing service and advice, to ensure that you and your family meet your stated lifestyle objectives. The following fees reflect the cost of our portfolio management service and are based on the value of the investments upon which we provide you advice: • 1.4 % of the funds invested per annum or $250 per hour. In order to meet our compliance, administration and research costs associated with providing you ongoing advice, a minimum annual fee of $1,400 pa is payable regardless of the balance of your investment portfolio.
Consulting fees	$250 per hour. For any other service you require that is not specified above, we will charge you at the above hourly rate.
Commissions	Refer to the Financial Services Guide for a detailed explanation of commissions that may be paid to me by product issuer(s). Where we charge you a fee for service, all commissions paid by fund managers for investments placed will be rebated to you or offset against your Implementation and Review fees. Remuneration for the placement of Risk products will be by means of commissions paid by the relevant life office.

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