Unbound Financial

VERSION 1.3
02/06/2025

About Your Adviser



Charmaine Hall

Unbound Financial · Wangaratta VIC

UNBOUND FINANCIAL

Adviser Name
Charmaine Hall

Authorised Representative Number
001002843

UNBOUND FINANCIAL PTY LTD

Corporate Authorised Representative Number
001306035

4 Ford Street (PO Box 155) Wangaratta VIC 3677

0412 389 355

char@unboundfinancial.com.au

www.unboundfinancial.com.au

Advice Evolution Pty Ltd, ABN: 89 653 321 487 | AFSL: 342880 authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the Advice Evolution Pty Ltd Website Disclosure Information.

ABOUT YOUR ADVISER

Charmaine Hall



Hands on home renovator, woodworker, animal lover, proud volunteer of the local community, prouder mother of 2 boys.

I have been in the financial planning industry since 2005, commenced my career as a financial adviser in 2012 and established Unbound Financial Pty Ltd on 1st October 2023.

2005 Joined the financial planning industry

2012 Commenced career as a financial adviser

2023 Established Unbound Financial Pty Ltd

FAVOURITE QUOTE

"If I have seen further, it is by standing on the shoulders of giants"

– Sir Isaac Newton

Your Adviser holds the following qualifications:

- Masters in Financial Services

Your Adviser has met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Degree (or equivalent) qualification
- Passed the Financial Advisers Exam

Your Adviser holds the following memberships:

- Financial Advice Association of Australia

SERVICES

How your Adviser can help

Your Adviser can provide you with strategic advice as well as arrange the types of financial products listed below.

In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about only those needs that are most important to you so that your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

Your Adviser is authorised to provide the following financial services:

Superannuation and Retirement Planning

- Personal Superannuation
- Pensions and Annuities
- Self-Managed Superannuation
- Centrelink / Veterans' Affairs Assistance
- Aged Care

Wealth Creation and Investments

- Deposit Products
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and other products)
- Gearing

Wealth Protection

- Personal Insurance
- Business Insurance
- Insurance Claims Assistance

Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance

DISCLOSURE

Remuneration, benefits, interests and associations

The business, associated entities or your adviser may have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

Related Parties	The business, associated entities, or your adviser do not have related parties that may be capable or reasonably seen to be capable of influencing my advice.
Referral Parties	The business, associated entities, or your adviser do not have arrangements with referral parties that may be capable or reasonably seen to be capable of influencing my advice.
Shareholdings	Your Financial Adviser, Charmaine Hall owns direct shareholdings in the following investments: CBA - Less than $20,000
Product Arrangements	Discounted fee arrangements with Hub 24, Netwealth, Macquarie, Praemium

Your Adviser is remunerated by:

- Salary plus superannuation benefits
- Advice Evolution Pty Ltd will retain 2% of the gross revenue received for the recommended financial services and/or products. Advice Evolution Pty Ltd will pay Unbound Financial 98% of the gross revenue received.
- Your Adviser is the sole shareholder of Unbound Financial and will receive capital and profit related benefits.

GROSS REVENUE SPLIT



Unbound Financial **98%**

Advice Evolution **2%**

FEES

Fees and commissions

The following table summarises the types of fees or commissions that are applicable to the services that your Adviser can provide. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration Type	From	To
Engagement Fee	$2,200	$3,300
Implementation Fee	$880	$3,300
SoA Preparation Fee	$3,300	$9,900
Wealth Coaching	$330	$660
Hourly Rate	$550	

Remuneration Type	Initial	Ongoing (pa)
Adviser Service Fee	As per SoA Preparation Fee	$3,300 to $12,500
Contribution Fee*	0%	0%
Investment Commission*	0%	0%
Insurance Commission*	0% to 66%^	0% to 35%

*Based on a % of 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.

Other benefits your adviser may receive

Non-monetary: Unbound Financial keeps a full register of any benefits received by advisers between $100 to $300. By law, your adviser is not permitted to receive benefits in excess of $300 per year from a product issuer, however, some non-monetary benefits are permitted because they are covered by an exception e.g. they are valued at less than $300, they meet certain training and education requirements, or the benefit is the provision of relevant IT software or support. These are not additional costs to you.

We keep a register of any other non-monetary benefits received in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask and one will be made available to you.

Our network

Licensee · AFSL 342880

Unbound Financial
Corporate Authorised Representative

Vital Business Partners
Administrative & operational support

Advice Evolution & Vital Business Partners

Advice Evolution has significant resources and experience in operating a Financial Services Licensee (AFSL). They being additional resources and services that reduce compliance risk, increase efficiencies and promote a smooth end to end process for our clients.

This relationship assists with our commitment to leveraging innovative solutions to deliver exceptional service in an efficient way.

Whilst Advice Evolution is based in Australia, some support staff with Vital Business Partners may be offshore, such as in New Zealand, Europe and the Philippines.

There are strict privacy policies that AE and VBP are bound by, such as the *Privacy Act and Australian Privacy Principles, which include in particular, Australian Privacy Principle 8 - cross-border disclosure of personal information*, which protects your personal information from being disclosed, collected or used for any purpose other than what it is intended, such as providing financial services.

These same principles apply when you share information with other large companies who hire offshore talent to improve their business efficiencies, such as Google, IBM, Samsung, Amazon, Telstra, & Whatsapp.

AE's privacy guide can be found **here**. VBP's privacy guide can be found **here**.

Unbound Financial's support team



Aldreen Bautista

Family oriented, loves to do gardening, visit new places & find hidden spots, provider to siblings.

Favourite quote: *"Take time to deliberate, but when the time for action has arrived, stop thinking and go in."* – Napoleon Bonaparte

Aldreen is our trusted support team member from VBP, providing administrative and operational support to Unbound Financial, ensuring the financial planning process is implemented efficiently.

APPENDIX

Privacy Collection Statement



As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised to review customers' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out.)
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it.

Website Disclosure Information

A guide to the services we provide and how we will work with you to achieve your goals.

Adviser Name: Charmaine Hall **Trading as Unbound Financial**

Business Address: 4 Ford Street Wangaratta Vic 3677 | Mailing Address: PO Box 155, Wangaratta VIC 3677

Phone: 0412 389 355 | Email: char@unboundfinancial.com.au | Web: www.unboundfinancial.com.au

Business profile

Website Disclosure Information:	Website Disclosure Information 2.0
Issue date	June 2025
Important	Before we provide you with financial advice, you should read this Website Disclosure Information (WDI). It contains the following important information to help you decide whether to use our services: - Who we are; - How we are paid; - Advice we provide; - Who to contact if you have a complaint.

Lack of Independence Disclosure

Advice Evolution is owned by advisers and has an open approved products list, however, as we continue to be paid commissions for life insurance products and receive fees based on the asset value of some investments, we must disclose this lack of independence.

About our practice

Unbound Financial, corporate authorised representative (CAR), number 001306035, trading as Unbound Financial, is authorised to provide financial services on behalf of Advice Evolution Pty Ltd, AFSL 342880

We are a leading financial services provider.

The business was established in Wangaratta by Charmaine Hall in 2023

Unbound Financial offers comprehensive financial planning advice to assist clients develop a structured financial plan that helps them achieve their lifetime goals.

We will provide you with strategies that allow you to take control of your own financial future and build relationships with you and your family to secure each generation's financial well-being.

Contact Details

Office: 4 Ford Street, Wangaratta VIC 3677

Postal: PO Box 155, Wangaratta VIC 3677

Mobile: 0412 389 355

Unbound Financial

Email: char@unboundfinancial.com.au

Web: www.unboundfinancial.com.au

About our team

Attached to this document is a profile for your adviser. The adviser profile provides information about their contact details, qualifications, experience and any memberships they may hold.

Why you should choose us

We aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

We undertake continuous professional development, to keep us up to date with all applicable legislative, strategy and product changes.

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available.

We will help you determine your goals and weigh up different investment strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas for achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

Approved Products

Advice Evolution maintains a broad approved list, containing investment and insurance products that have been researched by at least 2 research houses.

Documents you may receive



Our advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The financial plan contains a summary of your goals, our strategies and financial product recommendations to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided.

We will keep a record of any further advice we provide. You may request a copy by contacting our office.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you invest in or purchase a financial product. The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider to professionally manage your investment or insurance.

You may also receive an ongoing or Annual agreement which will outline how we monitor your strategy and portfolio and make sure they are the best available to achieve your goals.

You should read any warnings contained in your financial plan, the PDS or IDPS guides carefully before making any decision relating to a financial strategy or product.

You can contact us with any questions relating to your financial products.

Our financial planning process

Everyone has different circumstances, needs and goals. We treat everyone as an individual, but follow a defined financial planning process, to make sure you know what to expect from us.

1 Identifying where you want to be

We help you identify your financial and lifestyle goals and explain the services we offer to help you achieve them. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

We will help you to identify the issues that need to be addressed to meet your goals. You can then decide whether you want our advice to meet a single need or a broad range of issues.

2 Considering opportunities and risks

Good personal advice starts with having an understanding of your current situation. We take a close look at your current financial situation – assets, debts, income, expenses and insurance, and explore the options to reach your goals.

3 Bridging the gap

Based on the research, we will recommend a strategy to bridge the gap between where you are now and where you want to be.

4 Bringing your plan to life

We work closely with you to implement your financial plan. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so that your strategy is implemented efficiently.

5 Staying on track with regular annual or ongoing advice

Time goes on and circumstances and needs change. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing or annual advice.

We will design an annual or ongoing service program so your plan remains up to date.

Transaction services

If you would like us to help you complete a particular transaction without our advice, we can take your instructions and arrange for the transaction to be completed without providing any.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

Fees

The fees charged for our advice are designed to be fair and clear. Our advice fees may include charges for the following advice services:

Initial Consultation Fee

There is no cost for the initial and Fact Finding consultation.

Engagement and Advice Fee

This fee covers the cost of researching and preparing your financial plan. The price can be a flat fee with an additional performance or risk margin depending on the size and complexity of the advice.

Advice implementation

The advice implementation fee covers the administrative time spent implementing the recommended strategies and products. This cost will be calculated on the estimated time to complete the task.

Admin Fee

This will be charged for any other admin services provided.

Hourly Rate

The hourly rate charged for the Adviser time is $550 per hour.

The advice implementation fee will be disclosed in your Advice Agreement or your SOA.

Annual or Ongoing advice

This is the fee for the Annual or ongoing advice, it will cover the cost to keep your strategy and investments current and up to date as well as any services provided by the practice. This will be a separate document provided at the time of the advice.

Fees continue on the next page.

Fees (continued)

Life insurance payments

Initial commission

One off commission that is paid at the inception of insurance policy. This can range from 11% to 66% of initial premium paid. (Paid by the product issuer)

Ongoing commission

This is a part of the product provider's ongoing charges and is paid every year that the insurance policy is retained. (Paid by the product issuer)

Advice Evolution will receive commission directly from the product provider and is based on a percentage of the insurance premium paid. Commissions are deducted from the premium by the product provider so are not paid directly by you.

Your advice fees will be calculated at the time we provide you with personal advice. Your SOA will outline the advice fees and any commission inclusive of GST.

Payment Method & Frequency

We offer you the following payment terms:

- Bpay, direct debit (credit card or savings), cheque
- Deduction from your investment
- Ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments.
- Annual or ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in our annual or ongoing advice agreement.

About Advice Evolution

Advice Evolution ABN 89 653 321 487

Australian Financial Services Licence 342880

Suite 302, 20 Bungan St, Mona Vale, NSW 2103

www.adviceevolution.com.au

Advice Evolution has approved the distribution of this Website Disclosure Information.

Privacy and Disclosure



Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy, please refer below.

Another financial adviser may be appointed to you if your financial adviser leaves Advice Evolution or if your financial adviser is unable to attend to your needs due to an extended absence from the business. In these circumstances, Advice Evolution will write to you advising of the change. Your personal information will be passed on to the new financial adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with annual or ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new adviser.

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your financial adviser and Advice Evolution may have access to this information when providing financial advice or services to you;
- Your financial adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Advice Evolution to review customers' needs and circumstances from time to time.

Continued on the next page.

Privacy and Disclosure
(continued)

- Your information is only disclosed to other parties as are necessary for us to provide our services to you. Other parties may include fund managers, life companies, other Licensees and related parties who provide services to us. In certain situations, some of the parties that we share information with may be in, or have operations in, other countries. This means that your information might end up stored or accessed in overseas countries.

  When we send your personal information to overseas recipients, we make sure appropriate data handling and security arrangements are in place. In all such cases, we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation and to comply with the key components of Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent. In addition, we will disclose your information where we are required to by law.

- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Advice Evolution Privacy Policy);

- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your financial adviser and Advice Evolution will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it as set out in the Advice Evolution Privacy Policy. The Advice Evolution Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles. For a copy of Advice Evolution Privacy Policy visit www.adviceevolution.com.au or you can contact us.

Professional indemnity insurance

Professional indemnity insurance is maintained by Advice Evolution Pty Ltd to cover advice, actions and recommendations which have been authorised Advice Evolution Pty Ltd and provided by your adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

What should you do if you have a complaint?

If you have any complaints about the services provided to you, you should take the following steps:

1. Contact your financial adviser and tell them about your complaint.

2. If your complaint is not satisfactorily resolved within three days, please contact Advice Evolution Pty Ltd at secretary@adviceevolution.com.au

Advice Evolution Pty Ltd will acknowledge your complaint and will try to resolve your complaint as quickly and fairly as possible.

We will conduct a thorough investigation of your situation and the issues that you raise, and we will provide you with a formal written response within a 30-day period.

If your complaint has not been resolved satisfactorily, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

3 Australian Financial Complaints Authority (AFCA)

Website:	www.afca.org.au
Email:	info@afca.org.au
Phone:	1800 931 678 (free call)
In writing to:	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.