Adviser Profile

Tim Ramussen *B.Comm DipFinPlanning*

Tim has worked in the financial services industry since 2015 and specifically as a Financial Adviser with Results Financial Services since 2017.

With his academic and industry experience, Tim is well qualified to help clients achieve their financial goals.

Experience, Qualifications & Professional Memberships

- Bachelor of Commerce degree from Deakin University
- Diploma in Financial Planning through Kaplan Professional.
- Self-Managed Superannuation Funds through DBA Lawyers
- Margin Lending & Geared Investments through Kaplan Professional
- Certificate IV in Financial Services (Finance / Mortgage Broking) through Kaplan Professional

Tim is a member of the SMSF Association.

Tim has successfully completed the FASEA exam.

Are you Authorised to provide Financial Services and products?

Yes, I am an authorised representative and a credit representative of Results Financial Services Pty Ltd.

I am authorised by Results Financial Services Pty Ltd to provide the services listed in this financial services and credit guide. I am authorised to provide both general and personal financial product advice and to deal in the following kinds of products.

What Areas are you Authorised to Advise on?

- Deposit and Payment Products
- Debentures, Stocks and Bonds
- Managed Investments
- Superannuation
- Securities
- Personal Insurance
- Shares
- Self Managed Super Funds
- Margin Lending Standard

How is your Adviser Paid?

Tim is an employee of Results Financial Services Pty Ltd and receives a salary plus a share in the profit of Results Financial Services Pty Ltd.

How will I Pay for Your Services?

All fees will be invoiced by Results Financial Services Pty Ltd. Fees can be paid directly by you, or deducted from the funds you invest.

Fees are Charged as follows:

• If I charge a fee for service, the rate will be $360 per hour including GST. Before I provide the service, you will be provided with an estimate of the time that will be incurred.

• I may charge a Statement of Advice (SoA) preparation fee based on the complexity of advice and time taken in preparing the advice, with a minimum fee of $1,650 including GST being applied. You will be given an estimated cost which we will agree on before proceeding.

• Charges for ongoing review or further consultations for Portfolio Management can range from 0% to 2.00% p.a. of the total portfolio value or a fixed dollar fee, indexed to CPI annually for the service provided.

• All fees are payable directly to Results Financial Services Pty Ltd when the Statement of Advice Credit Advice is presented.

NOTE: Full details of all fees and commissions will be provided to you in a Statement of Advice, Credit Advice or Record of Further Advice and the Product Disclosure Statements at the time of receiving any recommendation.

Results Financial Services Pty Ltd.
If you would like to make an appointment to discuss your financial needs and objectives in more detail, please contact me on (03) 5441 3201 or 1300 796 663

I am Located at:
5 Edward Street, Bendigo VIC 3550
PO Box 182, Bendigo VIC 3552

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My Web Address is:
www.resultsfinancial.com.au

Results Financial Services AFSL / ACL:
225071

ASIC Authorised Representative No:
001234894

This Adviser Profile is part of the Results Financial Services Pty Ltd; Financial Services and Credit Guide, and must be read in conjunction with the main document. 23/07/2021