Aon Hewitt
Financial Advice

Adviser profile

Jeffrey Whitton

Authorised Representative No. 253578

Concept Wealth Solutions Pty Ltd

Corporate Authorised Representative No. 320225

Your adviser

Contact details

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Jeffery Whitton

Profile

Jeff's primary aim is to provide his valued clients with quality advice and assistance in assessing their current and future needs which results in him providing the appropriate advice and outcome in the following areas:

Financial Planning, Personal & Corporate Superannuation, Investment Advice, Individual & Family Lifestyle protection, Business Insurance Estate Planning.

Concept Wealth Solutions was established in late 2007 by Jeff Whitton and Ivan Bakin. Jeff and Ivan both have their individual practices running in conjunction to Concept and are well supported by their professional staff. The firm prides itself on providing accurate, informative and punctual service. Collectively, they have 47 years' experience in the insurance and superannuation industry.

Jeff has been individually authorised (Representative Number 253578) to provide financial product advice and deal in all of the below mentioned categories as a Director of Concept Wealth Solution on behalf of Aon Hewitt Financial Advice Limited.

Experience

Jeff has been in the financial services industry since 1986 commencing as a Life Insurance agent with AMP.

In 1990 he became a Licenced Representative after leaving AMP and has been one ever since.

Jeff has 26 years' experience working in:

- Corporate superannuation
- Business insurance
- Risk insurance including life, TPD, trauma and income protection.
- Retirement planning
- Investment of managed funds

Qualifications

Diploma of Financial Planning

Kaplan – Certificate in Self-Managed Superannuation Funds

Professional memberships

Jeff is an Associate Financial Planner of the Financial Planning Association and abides by their code of ethics.

Authorisations

Aon Hewitt Financial Advice Limited
Australian Financial Services and Credit Licence No. 239183 | ABN 13 091 225 642

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Jeff 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. securities;
iv. interest in managed investment schemes including investor directed portfolio services;
v. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997); and
vi. superannuation.

Fees and charges

Initial consultation

Free of charge. The purpose of this meeting is to complete a need analysis and discuss your advice requirements and agree on the next steps.

Advice preparation

From $600 to $4,500. This varies on the complexity of the advice require and cash flow projections and will be advised to you prior to the preparation of the advice document being a 'Statement of Advice'.

Completion of needs analysis: Free

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.

Implementation

Up to 0.6% for up to $100,000

Up to 0.5% from $100,001 to $250,000

Up to 0.4% for any amount over $250,001

Up to 0.3% for any amounts above $500,001

This fee may be paid by cheque or collected from the investment product. The actual fee will be stated in the Statement of Advice and agreed with you prior to the placement of your investments

Review service

A minimum ongoing service fee will be calculated as a percentage of your total portfolio to a maximum of 2%.

This fee is an agreed fee which is determined at the initial consultation but subject to change pending portfolio complexity.

Consulting fees

Consultation only: $350 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 and Credit Guide for a detailed explanation of commissions that may be paid to Concept Wealth Solutions by product issuer(s).

The above is a guide only and full details of fees, charges and any other benefits will be disclosed upon recommendation of products.

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