



Financial Services Guide

Nexia Perth Financial Solutions Pty Ltd

Purpose of this document

Issue Date 21/11/2024

Version 9

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use the services of Nexia Perth Financial Solutions Pty Ltd (NPFS) (ABN 54 164 264 331).

About our Licensee This Financial Services Guide has been authorised for distribution by:

Nexia Perth Financial Solutions Pty Ltd ('Nexia') ABN 54 164 264 331

Australian Financial Services Licence No. 482926 (AFSL)

Level 3, 88 William Street PERTH WA 6000

GPO Box 2570, Perth WA 6001

Email: ndfs@nexiaperth.com.au

Lack of Independence

NPFS is not independent, impartial or unbiased because we receive commissions for the advice we provide on life risk insurance products. For this reason, we cannot refer to ourselves as independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Nexia Perth Financial Solutions Pty Ltd or your 'Financial Advisers' of Nexia, as the context requires. If any part of this Guide is not clear, please speak to your financial adviser.

This Guide consists of two parts.

Part 1 contains important information about:

- Nexia Perth Financial Solutions Pty Ltd as the holder of an AFSL;
- The services and types of products we are able to offer you;
- The process we follow to provide these services;
- How we and our associates are remunerated and any other benefits we may receive;
- Any potential conflicts or arrangements which may influence our advice to you;
- How we protect your privacy; and
- Who to contact if you have a complaint or are not satisfied with the services provided.

Part 2 is Advisers Profile and provides information about:

- Nexia Perth Financial Solutions Team
- Financial Adviser information

Together, these form the complete FSG which we are required by law to provide to you, prior to providing any financial advice, products and/or services.

We suggest you retain this Guide for your future reference. If any of this guide is not clear, please speak to your Financial Adviser.

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Advisor Profile - Kathryn McDonald (Katie)

Advisor Profile - Duncan Mitchell

Advisor Profile - Avril Liljekvist



Section 1 Financial Services Guide

Who is Nexia Perth Financial Solutions Pty Ltd (Nexia)?

Nexia Perth Financial Solutions Pty Ltd (ABN 54 164 264 331) has operated under its own AFSL since 2016 and is a wholly owned subsidiary of Nexia Perth Pty Ltd (ABN 92 008 903 240) who has been operating as an accounting firm since 2004.

What financial services do we offer?

NPFS is authorised to provide financial services which includes providing advice, dealing by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of financial products:

- Deposit products;
- Government debentures, stocks or bonds;
- Life products – Investment life risk insurance products and life insurance products;
- Interests in managed investment schemes including investor directed portfolio services;
- Retirement savings accounts;
- Securities (e.g. shares); and
- Superannuation.

NPFS offers its clients advice in relation to the structure and strategy of self-managed superannuation funds.

We offer offer advice on:

- Wealth creation;
- Risk management and asset protection;
- Superannuation advice;
- Retirement planning;
- Retirement and redundancy advice;
- Social security/ Centrelink environment;
- Contributions to superannuation;
- Rollovers;
- Investment Strategy;
- Insurance;
- Investment products;
- Cash flow; and
- Retirement income.

What products are available?

A range of financial products offered by many leading financial product providers are available.

Nexia also provides an extensive list of approved life insurance products with various life insurance underwriters, to allow for the delivery of life insurance advice.

When providing personal advice to you, we will only recommend a product to you after considering its appropriateness to your objectives, financial situation and needs.

Who provides the financial services described in this FSG?

Our Financial Advisers act on behalf of Nexia Perth Financial Solutions Pty Ltd when providing the financial services described in this FSG.

Part 2 of this Guide contains further details about your Financial Adviser, including their experience, qualifications and professional memberships.

Who is responsible for those financial services?

As the holder of an AFSL, Nexia is responsible for the financial services provided to you.

Nexia is required to comply with the obligations of the Corporations Act and the conditions of its licence. Nexia has internal arrangements, including adequate professional indemnity insurance, to be able compensate consumers for any loss or damage they may suffer as a result of its errors or misconduct

Will you give me advice specific to my objectives, needs and financial circumstances?

Whenever you request personal financial advice, you should provide your adviser with sufficient personal information for your adviser to consider your individual objectives, financial situation and needs before providing any advice to you. You are not obliged to provide us with all or any of the information we request from you. However, if you provide us with inaccurate or incomplete information you risk acquiring financial products or financial services that are not appropriate for you and you may experience financial detriment or losses.

In the event you elect not to provide this information to your adviser, you should consider your personal circumstances before acting on the advice provided. We will also warn you in your relevant advice document that the advice may not be appropriate to your circumstances given that incomplete or inadequate information was provided. Warnings in your advice document e.g. Statement of Advice or Record of Advice should be read carefully. Please note as a financial service provider we have to comply with the FASEA Code of Ethics and the code may require us to deny providing any advice or services to you if you do not provide us with all or any of the information we request from you where we believe this information is essential to us providing services and/or advice to you.

Risks about financial products or strategies recommended

Please be aware that there are inherent risks associated with investing in financial markets which may adversely affect the value of your investment. We will explain to you and outline in your Advice document any significant risks of the financial products and strategies that are recommended to you. If you feel that you need further clarification, please do not hesitate to ask your adviser.

What form will the advice you give me take?

When we provide you with personal financial advice, it will be in a written format called a Statement of Advice (SOA). The SOA will detail your personal circumstances, as provided by you to us that are relevant to the advice we are providing. It is important that you review the SOA to ensure that the advice we provide is consistent with your circumstances and meets your financial needs and objectives. Otherwise the advice may not be appropriate to you. When you receive the SOA please read it carefully and if you have any questions, please do not hesitate to contact your adviser.

The SOA will also detail any remuneration or benefits that NPFS may be entitled to receive in relation to the advice provided to you and if you act on the advice, provide details of any interests, relationships or associations that may be capable of influencing the advice we give you. Under the FASEA Code of Ethics we will seek your prior approval on receipt of any such remuneration and/or benefits.

Subsequent to us providing you with a SOA, we may provide you with further advice in the form of a Record of Advice (ROA). The ROA will be used when we have already provided you with advice in a SOA and that your personal circumstances and basis of advice have not altered significantly since we provided you with that SOA. The ROA will be retained for a period of seven years. During that time, you are entitled to request a copy of the ROA.

Whenever you receive a recommendation to acquire a particular financial product from NPFS, (other than securities) or offer to issue or arrange the issue of a financial product, we will provide you with a Product Disclosure Statement (PDS). The PDS will provide you with particular information regarding the product that will assist you, when read in conjunction with your SOA, to make your decision on the suitability of the recommendations to your particular circumstance.

Our Relationships with others

NPFS Representatives are not associated with any financial institutions. NPFS is owned by Nexia Perth Pty Ltd ATF the Bridge Partners Unit Trust (ABN 14 105 426 064).

All Authorised Representatives of NPFS mentioned in this document receive a salary.

NPFS, its directors, employees, related entities and associates may have material interests in the financial products recommended to you. Where such a circumstance arises this will be disclosed to you at the time the advice is provided to you.



Initial engagement

- We will meet with you for an initial consultation to discuss your expectations and provide you with details of the services we offer.

Information gathering and strategy discussions

- We will gather all relevant information needed from you to develop a clear understanding of your financial situation, needs and objectives and help to identify and prioritise your financial and lifestyle goals. Where relevant we will also discuss your attitude towards investment risk.
- If you do not wish to provide the information we require, we will advise you of the possible consequences of not disclosing your full personal information and the impact on any recommendations given. This may include not being able to provide advice on the subject matter you request.
- Based on our discussions, agreed scope of advice and the research we have conducted, we will devise strategies to help you achieve your financial goals.
- Where we recommend a financial product, we will also conduct a reasonable investigation of the financial products that may be suitable to your needs.

Advice recommendations

- If you receive personal financial advice, our recommendations will be presented to you in a written Statement of Advice (SoA), or in specific circumstances, a Record of Advice (RoA). A SoA sets out the scope and basis for our advice and how it addresses your needs and objectives. It will also disclose fees and charges payable by you and any remuneration and benefits we may receive.
- We will discuss our recommendations with you, including any significant risks and confirm any changes you would like to make. We will work closely with you to implement your financial plan and our recommendations, should you wish us to do so.
- Where we recommend a financial product, we will provide you with a Product Disclosure Statement (PDS). This will give you the opportunity to understand in detail the product features, risks, costs and terms and conditions, to make an informed decision about whether to invest in or acquire that product.

Staying on track

- To ensure that the advice we provide continues to meet your needs and objectives, we may offer an ongoing review service where we will meet with you to review your financial circumstances to ensure that your financial plan remains appropriate.
- Should you agree to engage in an ongoing review service, we will provide you with an Ongoing Fee Arrangement (OFA) which will confirm the ongoing services to be provided and the cost for this service. We will review your OFA on an annual basis.
- Where you do not wish to participate in an ongoing review service, you will be responsible for ensuring that your arrangement remains appropriate for you. Should your situation change, or you require additional advice, you can contact us at any time, and we can review your situation and provide additional advice on a fee for service basis.

Other documents you may receive

Client questionnaire

For us to provide you with financial advice, we must first gather all your relevant information. This may involve you completing a Client Fact Find.

Risk profile questionnaire

Before we can assist you with investing, you will need to complete a 'Personal Financial Risk Tolerance' questionnaire. This will enable us to determine the level of investment risk you are willing to accept and to achieve the right balance of risk and return when making important investment decisions.

How can you provide instructions to us?

You can provide instructions to us or your adviser by phone, fax or email using any of the contact details set out in Part 2 of this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

How are we paid for our services?

We and Nexia may receive:

- Fees paid by clients;
- Insurance Commissions paid by product providers;
- Other payments by product providers; and
- Other benefits.

You will be charged on a fee for service basis for the financial services we provide. The fee charged will depend on the nature of the financial service you ask us to provide.

Service fees

We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

Initial advice fee

Initial advice fee – For our initial consultation and preparation of a written SOA we charge a fee that will depend on the complexity of the advice provided to you. Typically, this fee will range from \$5,500 to \$9,900 inclusive of GST and based on the following scope:

| Details | Advice | Amount |
|-----------------------|---|-----------------------|
| Advice preparation | Strategic advice including: cashflow forecasting, wealth creation, wealth protection and retirement planning (from) | (from) \$ 5,500.00 |
| Additional | Portfolio and investment management | \$ 6,600.00 |
| Additional complexity | Various structures: Family Trust | \$ 1,980.00 |
| | Companies | \$ 1,980.00 |
| | Self Managed Superfund | \$ 1,650.00 |
| Specialised expertise | Aged Care | \$ 2,200.00 |
| | Age Pension | \$ 1,650.00 |
| | UK Pension | \$ 3,300.00 |
| | Estate Planning | \$ 3,300.00 |

The initial advice fees will be agreed with you prior to preparing your SOA and payable on engagement.

Implementation fee

If you elect to proceed with recommendation contained within your SOA, implementation fees may be payable. Typically, this fee will range from \$2,200 to \$4,400 inclusive of GST. The implementation fees will be agreed with you prior to preparing your SOA.

Ongoing advice fees

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services.

This fee will be agreed with you and is either a set amount, or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

Ongoing advice fees

Our ongoing advice fee will be based on an agreed fixed annual fee with various packages available. Typically, this fee will range from \$6,600 inclusive of GST. Full details will be set out in your SOA.

NPFS may charge fees in relation to the preparation of new advice for the completion of additional work which is outside the mutually agreed scope of our ongoing advice. Typically, this fee will range between \$1,980 and \$5,500 inclusive of GST or an hour rate of \$660. This fee will be agreed upon upfront and prior to any work being undertaken.

NPFS may charge a fee where you engage us to provide strategic advice or project work (e.g. liaising with your accountant in relation to once-off tax matters). This fee will be based on the estimated time required and complexity of your matter. Typically, this fee will range from \$3,960 to \$13,200 inclusive of GST or an hourly rate of \$660. All fees will be agreed with you prior to the provision of services.

Your Adviser may receive:

1. a set dollar amount or percentage-based fee that is agreed between you and us and paid via your product; and/or
2. For services in relation to life insurance, banking deposit products, some loan products and older investment products, commissions may be paid by the product provider as follows:
 - i. Initial commission - a percentage of the value of your investment contributions, loan balance or insurance premiums; and/or
 - ii. Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount of premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

| Provider | Type of Cover | Annual Premium | | Upfront | | Ongoing | |
|----------|----------------|----------------|-----|------------|-----|----------|--|
| | | (\$) | (%) | (\$) | (%) | (%) | |
| Insurer | Life Insurance | \$2,000.00 | 66% | \$1,320.00 | 22% | \$440.00 | |

- iii. Shared commission – Nexia Perth Financial Solutions work in partnership with MSB Financial Consultants (ABN 89 080 073 061) to deliver insurance solutions. Commissions may be shared as a result of the partnership, and is not an additional cost to you.

The advice from NPFS will be provided to you in accordance with the provisions of APES 230 Financial Planning Services as required by the Accounting professional and ethics standards board as well as Chartered accountants ANZ and CPA Australia.

Your Adviser may also provide you with a personally tailored service agreement or letter of engagement. This agreement or letter may contain details in relation to the initial and/or ongoing service offering and fees and should detail the actual remuneration arrangement between you and your Adviser. Your Adviser will provide you with further details where relevant.

Who do we pay?

Our advisers are employees of NPFS. They are paid a salary and may be eligible to receive a performance bonus if they meet pre-set agreed key performance indicators or dividends if they are a shareholder of NPFS.

Further details on remuneration and benefits relating to financial services

If remuneration is not ascertainable at the time this FSG is given and personal advice is given, then either of the following will occur:

- If the remuneration or other benefits are calculable at the time the personal advice is given, the remuneration or other benefits that we pay to another will be disclosed at the time the personal advice is given or as soon as practicable after that time, or;
- If the remuneration or other benefits that we pay to another are not calculable at the time the personal advice is given, the manner in which the remuneration or other benefits that we pay to another are to be calculated will be disclosed at the time the personal advice is given or as soon as practicable after that time.

Business Arrangements

NPFS has in place a profit share and divided arrangement with NEXMS8 Pty Ltd, a subsidiary business of NPFS.

Referral fees

NPFS does not receive any referral fees from any third party.

Other Possible Benefits to NPFS or your adviser

From time-to-time NPFS may receive financial assistance with our education, research and customer communications programs from other financial planning and insurance companies whose products you may acquire or hold. This assistance is accepted on the express conditions that no preference whatsoever will be given to products issued or managed by any of the organisations concerned. Details of benefits received above AUD \$300 are maintained in a register and the register is available upon request.

If you wish to receive further information regarding the fees, charges and other benefits received by NPFS please contact us and we will provide the relevant information to you.

Records retention

We are required to retain a record of the advice that we provide should you proceed with us. This includes the initial fact find document you complete as well as any other relevant documentation required by us to provide you with advice.

Privacy Statement

At NPFS the privacy of your personal information is important to us. Any personal information collected will be handled in accordance with our Privacy Policy.

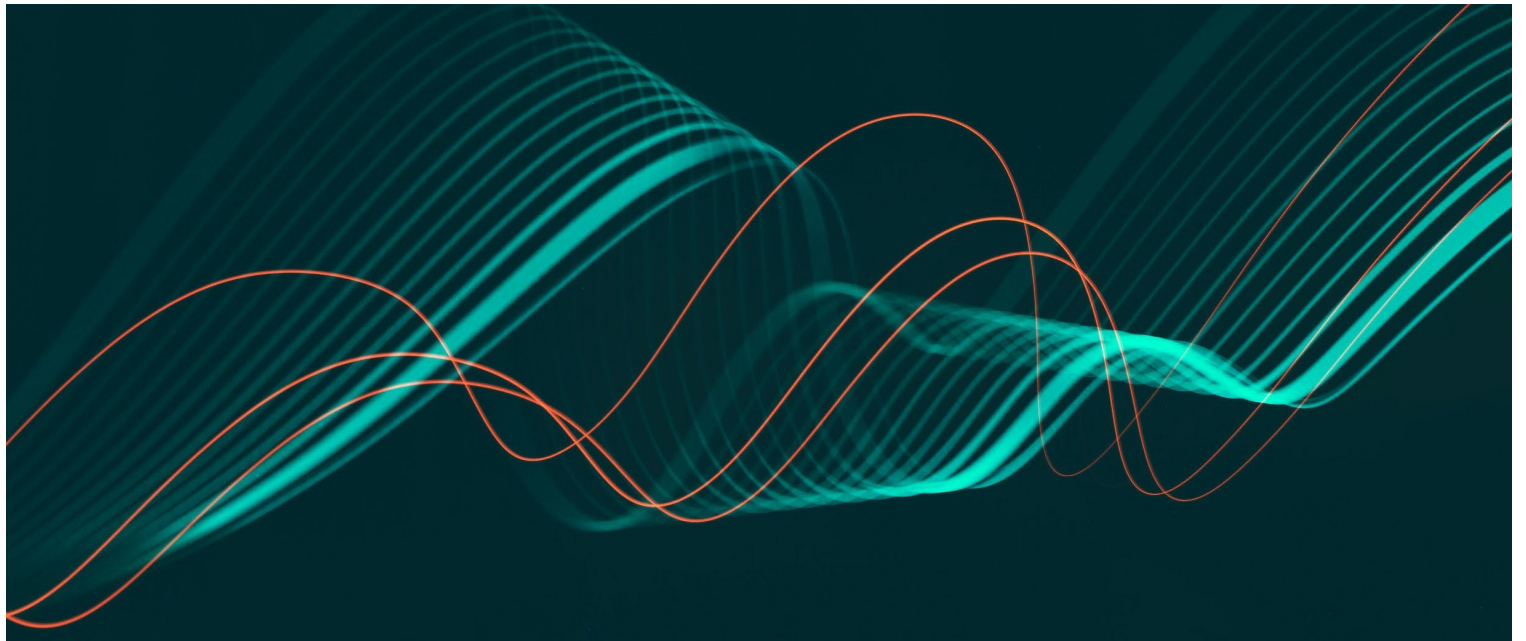
Our Privacy Policy details how we comply with the requirements of the Privacy Act 1988 in the handling of your personal information. We are happy to provide you with a copy of our Privacy Policy upon request.

Compliance with AML/CFT Requirements

As a financial service provider, we have obligations under the Anti-Money Laundering and Terrorism Financing Act to verify your identity before we can provide you with financial services. Your adviser will let you know what documentation you will need to present to satisfy the client identification requirements.

Does NPFS have Professional Indemnity Insurance cover?

NPFS has a professional indemnity (PI) insurance policy in place which is consistent with its regulatory obligations under section 912B of the Corporations Act 2001. The PI insurance policy covers NPFS and its representatives for claims made by clients as a result of our conduct in the provision of financial services. NPFS's PI insurance policy also includes conduct of representatives who no longer work for NPFS but who did at the time of the relevant conduct.



Section 2 Privacy Statement

Why we collect your personal information

Protecting your privacy is essential to our business. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information.

We collect personal information, including sensitive information (e.g. health information), from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide our services to you.

Our Privacy Policy contains more information about how to access and correct the information we hold about you and how to make a privacy related complaint, including how we manage your complaint. You can obtain a copy by contacting your adviser.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

Section 3 Are you Satisfied?

What to do if you have any concerns about our services

Nexia Perth Financial Solutions representatives aspire to provide you with exceptional advice and services at all times. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

1. Please contact us first about your concern by speaking to your adviser or contacting our Dispute Resolution Team. We will endeavour to resolve your complaint quickly and fairly and within 30 days.
Email: alex.davis@nexiaperth.com.au
Writing to: Advice Complaints
Nexia Perth Financial Solutions
GPO Box 2570, Perth WA 6001
2. If your complaint is not resolved to your satisfaction or within 30 days, you can refer the matter to the Australian Financial Complaints Authority (AFCA), who provides fair and independent complaint resolution services. This service is provided to you free of charge.
Phone: 1800 931 678 (free call)
Email: info@afca.org.au
Writing to: AFCA GPO Box 3
Melbourne VIC 3001
Website: www.afca.org.au
3. The Australian Securities and Investments Commission (ASIC) also has an Infoline on 1300 300630 which you may use to make a complaint and obtain information about your rights.

Part 2

Section 1 - Nexia Perth Financial Solutions Team



Alex Davis

Director
Nexia Perth Financial Solutions

alex.davis@nexiaperth.com.au

(Authorised Representative No. 23227)



Katie McDonald

Financial Planner
Nexia Perth Financial Solutions

katie.mcdonald@nexiaperth.com.au

(Authorised Representative No. 444059)



Duncan Mitchell

Financial Planner
Nexia Perth Financial Solutions

duncan.mitchell@nexiaperth.com.au

(Authorised Representative No. 001005214)

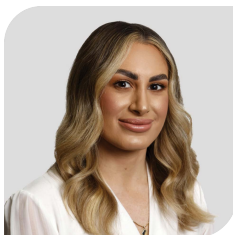


Avril Liljekvist

Financial Planner
Nexia Perth Financial Solutions

avril.liljekvist@nexiaperth.com.au

(Authorised Representative No. 001302645)



Danielle Lewis

Financial Planning Assistant
Nexia Perth Financial Solutions

danielle.lewis@nexiaperth.com.au

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AFSL No. 482 926

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Section 2

Adviser Profile

Alex Davis

NPFS is the holder of an Australian Financial Services Licence (AFSL) issued pursuant to the Corporations Act, 2001 (Licence No. 482926). NPFS is responsible for the financial services provided to you and has authorised the distribution of this FSG.

Your adviser, Alex Davis (**Authorised Representative No. 232277**) is authorised by NPFS to provide financial services to you and will act on your behalf unless NPFS tells you otherwise.

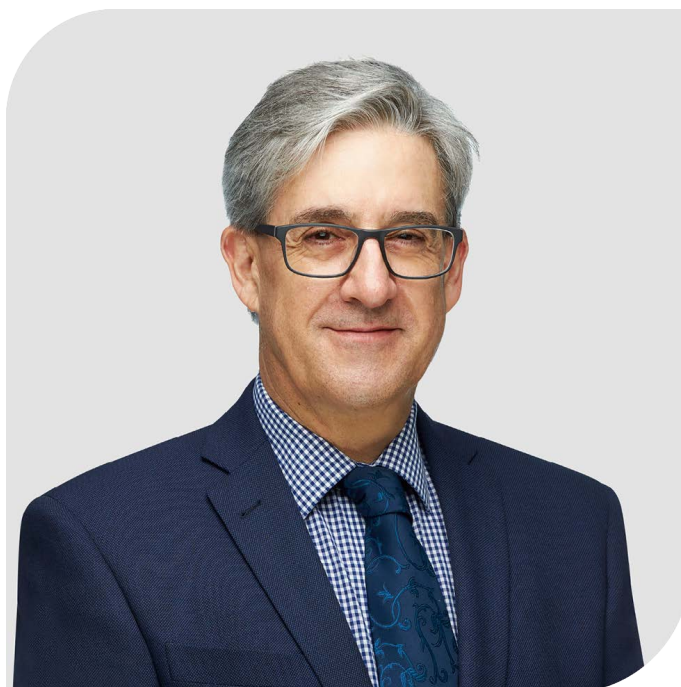
About Alex

An inquisitive and attentive team-player who prides himself on being well-prepared and up-to-date, Alex bucks the proverbial 'You can't teach an old dog new tricks' idiom. Thoughtful and engaged, Alex is committed to continuous improvement and seeks to value add by employing the best tools, strategies, tactics and technology modern accounting has to offer. An experienced operator, Alex specialises in superannuation, self-managed superannuation, retirement strategies, retirement planning, estate planning, asset protection, wealth protection, accounting, management accounting and live accounting.

He works closely with small-medium enterprise clients helping them better understand how finances affect their operations as well as identifying and recommending growth strategies. Vigilant and astute, Alex actively solicits opinions, encourages critical thinking and in all pursuits, adopts a policy of openness and inclusion. When Alex works for you, you're contracting an available and accessible advisor in command of a wealth of knowledge and expansive problem-solving capabilities.

Qualifications

- Bachelor of Commerce – Accounting
- Diploma of Financial Planning
- SMSF Specialist Advisor (SSA)
- Member of Chartered Accountants Australia and New Zealand (CA)



How to Contact me

Phone: 08 9463 2462

Email:

alex.davis@nexiapertth.com.au

Practice details:

Level 3, 88 William Street

Perth WA 6000

Website: www.nexia.com.au

Web Profile: [Click here](#)

How can you Provide your Instructions to me?

You may provide instructions to me by using any of the contact details provided in the How to Contact Me section on the previous page.

Adviser Profile

Kathryn McDonald

(Katie)

NPFS is the holder of an Australian Financial Services Licence (AFSL) issued pursuant to the Corporations Act, 2001 (Licence No. 482926). NPFS is responsible for the financial services provided to you and has authorised the distribution of this FSG.

Your adviser, Kathryn McDonald (**Authorised Representative No. 444059**) is authorised by NPFS to provide financial services to you and will act on your behalf unless NPFS tells you otherwise.

About Katie

Katie brings unique knowledge to the financial planning profession, with over 25 years of investment experience and 18 years of financial literacy education. She collaborates with small businesses, professional families and women to give them the confidence to make smarter financial decisions. With a strong focus on strategic financial advice, using a comprehensive range of investment mediums tailored to suit our clients' situations. Katie is an effective communicator and influencer at all levels enabling clients to achieve their personal financial objectives. Katie is highly regarded in the industry and presents annually on behalf of Curtin University, the Australian Institute of Management and the University of WA. She is also a frequent speaker at events relating to women and finances, runs regular workshops and is widely published on matters of wealth and financial management. Katie sits on the committee for the FAAA. In her spare time, she also volunteers as a mentor for the FAAA and UWA.

Qualifications

- Bachelor of Business (Finance Major)
- CFP (Certified Financial Planner) FAAA
- Advanced Diploma (Financial Planning and Services)
- Self Managed Super Fund qualification
- Industry Recognised Qualified Financial Adviser Membership
- Member of the FAAA (Financial Advice Association Australia)



How to Contact me

Phone: 08 9463 2464

Email:

katie.mcdonald@nexiapertth.com.au

Practice details:

Level 3, 88 William Street

Perth WA 6000

Website: www.nexia.com.au

Web Profile: [Click here](#)

How can you Provide your Instructions to me?

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Adviser Profile

Duncan Mitchell

NPFS is the holder of an Australian Financial Services Licence (AFSL) issued pursuant to the Corporations Act, 2001 (Licence No. 482926). NPFS is responsible for the financial services provided to you and has authorised the distribution of this FSG.

Your adviser, Duncan Mitchell (**Authorised Representative No. 001005214**) is authorised by NPFS to provide financial services to you and will act on your behalf unless NPFS tells you otherwise.

About Duncan

Duncan has spent 16 years as a Private Banker and Wealth Manager with Macquarie Private and later at Ord Minnett, specialising in tailored wealth and investments solutions for HNW individuals and families.

Duncan's belief is that he is in the business of people. Because of this, he has a knack for building strong referral partnerships with bankers and financial services professionals both internally and externally, nurturing those relationships and his relationships with his clients.

Working with clients ranging from medical professionals to small business owners and self-funded retirees, Duncan's broad range of experience perfectly positions him to provide holistic financial planning and tax effective investment advice. He looks forward to developing deep relations at Nexia with a view to building out one of the pre-eminent wealth management businesses in Australia.

Qualifications

- Masters - Financial Planning and Services
- Diploma - Financial Planning and services
- Bachelor Science, Biology/Biological Sciences

How can you Provide your Instructions to me?

You may provide instructions to me by using any of the contact details provided in the How to Contact Me section on the previous page.



How to Contact me

Phone: 08 9463 2462

Email:

duncan.mitchell@nexiapertth.com.au

Practice details:

Level 3, 88 William Street

Perth WA 6000

Website: www.nexia.com.au

Web Profile: [Click here](#)

Adviser Profile

Avril Liljekvist

NPFS is the holder of an Australian Financial Services Licence (AFSL) issued pursuant to the Corporations Act, 2001 (Licence No. 482926). NPFS is responsible for the financial services provided to you and has authorised the distribution of this FSG.

Your adviser, Avril Liljekvist (**Authorised Representative No. 001302645**) is authorised by NPFS to provide financial services to you and will act on your behalf unless NPFS tells you otherwise.

About Avril

Avril brings her passion and intellect to helping clients navigate the complex and sometimes overwhelming world of personal finance

Her focus includes setting up senior Australians for a comfortable retirement incorporating Age Pension eligibility, and young professionals to maximise their wealth through a disciplined approach to wealth creation.

She empowers her clients to take their financial goals to the next level.

Qualifications

- Bachelor of Business - Financial Planning and Services
- Bachelor of Arts (English)

How can you Provide your Instructions to me?

You may provide instructions to me by using any of the contact details provided in the How to Contact Me section on the previous page.



How to Contact me

Phone: 08 9463 2480

Email:

avril.liljekvist@nexiaperth.com.au

Practice details:

Level 3, 88 William Street

Perth WA 6000

Websites: www.nexia.com.au

Web Profile: [Click here](#)