ABOUT YOUR ADVISER

Financial Services Guide - Part 2

Version 2.7.2 | 7 September 2026

Sam (Sotos) Zervides
Authorised Representative Number 260512 of
ASVW Financial Service Pty Ltd

E: sam.zervides@wealth-solutions.com.au

Wealth Solutions Australia Pty Ltd trading as
Australian Wealth Solutions
Corporate Authorised Representative Number 414632 of
ASVW Financial Service Pty Ltd

A: Tenancy 6, Level 3 111 Coventry Street
Southbank VIC 3006

P: 03 9532 4064

E: info@wealth-solutions.com.au

W: www.wealth-solutions.com.au

There are two parts to the Financial Services Guide (FSG). This document is Part 2. This document forms part of, and should be read in conjunction with, the FSG Part 1. If you have not received the FSG Part 1, please ask your Adviser, or contact ASVW Financial Services directly.

ASVW Financial Services authorises your Adviser to distribute this document.

Please take the time to review both the FSG and About Your Adviser before engaging our services.

About Me

Sam is the founder of Australian Wealth Solutions and has extensive experience (over 25 years) in corporate management and financial planning. Sam has completed a world-renowned Leadership course at Stanford University in 2016 and attended the IPA inaugural delegation in Beijing in 2016 regarding the free trade agreement between Australia and China. The IPA's London's delegation was also extremely beneficial providing a global lens to local issues.

Sam has always been nurtured to think about issues from a global perspective. The phrase, "Think globally, act locally", applies to almost everything he does

Sam considers all clients to be global citizens. A client might be working in Sydney today, but they could be working overseas tomorrow. Sam often thinks about how that might play out and how he can help them to prepare financially. Sam works with them to understand their goals, what makes them tick, and how he can get them in the best financial position possible.

Sam not only provides his clients with tailored advice but also educates them on financial matters so they can take control of their own financial future.

Sam holds the following qualifications:

- Advanced Diploma of Financial Planning
- Bachelor of Arts

Authorisations

Sam is authorised to provide the following financial services:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Gearing
- Margin Lending
- Life Insurance (Personal & Business)
- Centrelink/Veterans Affairs Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

The cost of providing financial advice and services to you including initial consultations, strategy development, product considerations, a Statement of Advice and ongoing reviews will depend upon the nature and complexity of the advice and/or service provided. Sam will discuss and agree upon the fee structure with you before he provides you with advice or services. Fees for the advice and services provided may be based on either a fee for service arrangement, commission basis, or combination of both.

The relationship between ASVW Financial Services and Australian Wealth Solutions is an arrangement through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to Australian Wealth Solutions. Therefore, ASVW Financial Services will retain 0% and the Australian Wealth Solutions will receive 100%. Of the revenue received by Australian Wealth Solutions, Sam is paid a salary, and is eligible for bonuses and profits from Australian Wealth Solutions.

Service & advice fees paid by you

All fees and commissions are GST inclusive and fees could be greater than those disclosed below in complex cases. In these instances, Sam will inform you of the exact fee payable promptly in writing.

Your initial consultation fees may be charged at $595 per hour. At this meeting, Sam will explain the advice process, what you can expect and the payment options available. If you chose to proceed with the advice provided, this fee may be rebated.

All fees and/or commissions payable by you will be explained to you at the time your advice is provided and will also be detailed in a Statement of Advice or Record of Advice and Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice

The following table summarises the types of fees or commissions that are applicable to the services that I provide. All amounts are inclusive of Goods and Services Tax (GST).

Initial Remuneration	
Advice Preparation Fee	Statement of Advice Fee: $5,500 - $27,500
Implementation Fee	$2,500 - $19,900
Strategy Advice	$2,200 - $6,600
Execution Only	A one-off fee of $595 per hour may apply
Insurance Claims Handling	$3,300 - $6,600
Insurance Commission – Initial [2]	Up to 66% [3] (Payable by product)
Ongoing Remuneration	
Adviser Service Fee (Flat fee)	$5,500 - $27,500
Adviser Service Fee (Asset based) 4	Up to 2.2% per year
Insurance Commission - Ongoing [2]	Up to 35% per year
Other Remuneration	
Hourly Rate	$595 per hour

1 Based on a % of the insurance claim paid.

2 Based on a % of insurance premiums.

3 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.

4 Based on a % of funds invested.

For example, a 1% Adviser Service Fee based on a $200,000 investment would equal a $2,000 fee payable.

Referrals to us and others

We may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional.

We do not receive payment for these referrals. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

Benefits, interests & associations

The financial planning business and I 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
RateOne Financial Services
Separately Managed Account (SMA) Service
Australian Wealth Solutions (AWS) has partnered with Ascalon Capital to provide a professional managed account solution known as a Separately Managed Account (SMA). The advantages and features will be detailed in your Statement of Advice. There are no additional fees for the use of this service and there are no other benefits provided to your Adviser or Australian Wealth Solutions in offering this service.

Contact Us

Australian Wealth Solutions Pty Ltd
ABN 91 107 001 061
Tenancy 6, Level 3 111 Coventry Street, Southbank VIC 3006
(03) 9532 4064
sam.zervides@wealth-solutions.com.au
www.wealth-solutions.com.au

ASVW
FINANCIAL SERVICES