



## FINANCIAL ADVISER PROFILE

# Aristotle Papapavlou

**Financial Adviser**



Address

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Phone number

0438 530 844

### Overview

I have worked in financial services since 2002 and been involved in many different roles of life insurance, superannuation, mortgage brokering and investments over that time. I founded my own firm in 2015 after 13 years of continuous employment in financial services and have done so through to the present day.

### Education

- **Advanced Diploma of Financial Planning**  
Kaplan Professional
- **Diploma of Finance and Mortgage Broking Management**  
Kaplan Professional
- **Tier 1 Adviser Compliance Solution**  
Kaplan Professional

### Authorisations

Aristotle Papapavlou is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products & Life Risk Insurance Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Deposit & Payment Products;
- Retirement Savings Accounts ("RSA") products;
- Superannuation; and
- Securities.

## Advice Fees and Charges

Aristotle Papapavlou will be paid by Financial Planning Advice Fees as described in the Financial Services Guide.

The amount of the benefit and how it is calculated will be advised to you.

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; and/or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Adviser Service Fees	\$1,500 - \$10,000	\$1,500 - \$10,000
SoA Preparation Fee	\$1,500 - \$10,000	-
Hourly Rate	\$500	-
Investment Commission*	-	-
Insurance Commission^	66%	22%

\*based on a % of funds invested

^based on a % of the premium

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

Aristotle Papapavlou pays a fixed licensing fee to Hejaz Financial Advisers Pty Ltd and will receive 97% of all revenue earned from the financial services provided to you.

## Other Benefits Aristotle Papapavlou May Receive

From time to time Aristotle Papapavlou may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than \$300. A register listing the details of any non-cash benefits between \$100 and \$300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information, you can request a copy of the register.