

## ANNEXURE TO THE FSG

### ABOUT YOUR ADVISOR

Your adviser is **Norman Howe** whose company trades under the business name Strat X Advisory Pty Ltd.

Both Norman Howe and Strat X Advisory Pty Ltd are authorised representatives of AVALONFS Pty Ltd, AFSL 437518. Their authorised representative number as issued by the Australian Securities and Investments Commission (ASIC) are 278771 for Norman Howe and 1276274 for Strat X Advisory Pty Ltd .

### AUTHORISATION STATEMENT

Norman Howe is authorised to provide you with advice and deal in the following areas:

- Basic and non-basic deposit products
- Deposit products other than basic deposit products;
- Bonds and Debentures issued by a Government
- Life products including;
  - Investment life insurance products
  - Life risk insurance products such as term life, TPD, trauma and income protection, business expense, keyperson, shareholder insurance
- Interests in managed investment schemes including Investor directed portfolio services (i.e. master trust, wrap account)
- Securities
- Superannuation products including personal funds, employer funds, retirement savings accounts (RSA's)
- Self-Managed Superannuation Funds

**Can provide tax (financial) advice services: Yes**

**NOTE:** AVALONFS does not provide tax advice and you should seek independent tax advice from a tax specialist.  
(Refer Page 6 this document).

### YOUR ADVISER'S EXPERIENCE AND QUALIFICATIONS

Norman has operated in the Financial Services Industry for more than 30 years and is expert in investment financial planning, superannuation, risk insurance and estate planning.

Norman provides a professional service to his clients providing advice and strategies for Wealth Creation, Personal Insurances, Debt minimization, Estate Planning and Superannuation.

Norman holds the following qualifications:

- Master of Business Administration (Exec)
- Advanced Diploma of Financial Planner (Pinnacle)
- Diploma of Financial Planner (Tribeca)
- Self Managed Superannuation Fund Accreditation (Kaplan)
- ASX Listed Products accredited course including:
  - Direct equities
  - ETFs

#### Memberships:

- FAAA

CONTACT Your Adviser	
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