

Adviser Profile

Advisor Name	Kevin Delaney
Authorised Representative No:	322091

This Adviser Profile should be read in conjunction with the 101 Wealth Solutions Ltd. (101) Financial Services Guide (FSG) Version 3.0 dated November 2010. Distribution of this Adviser Profile by the Authorised Representative detailed above has been approved by 101, Australian Financial Services Licence Number 338441.

My education qualifications and experience

I am RG 146 compliant in terms of current ASIC requirements.

Products and services

I have been authorised by 101 to provide personal advice on the following products and services

- Deposit and payment products are limited to basic deposit products;
- Life Risk Insurance Products;
- Managed Investments; and
- Superannuation

I am also authorised to deal by way of applying for, acquiring, varying and disposing on the following products:

- Deposit and payment products are limited to basic deposit products;
- Life Risk Insurance Products;
- Managed Investments; and
- Superannuation.

101 does not allow me:

- to Act as a Trustee for you or operate a trust account on your behalf;
- hold a Power of Attorney; or hold funds or have access to withdraw funds on your behalf.

My Charges and Fees

I may charge a fee for the services I provide or I may be paid a commission or a combination of the two may apply. Commissions are paid to the Licensee who passes them on to me. The level of fees and commissions will vary with the service provided and may be subject to negotiation. When applicable, my fee can be an agreed amount for a particular service or a time based fee of up to \$325 per hour. Details can be found in the accompanying Licensee's Financial Services Guide. I will always disclose my commissions and fees to you.

My Contact Details

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Postal Address:			
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