

Financial Adviser Profile

Overview

Premier Solutions Group was established in 2008 to provide clients with the financial solutions they require to achieve wealth and financial independence. Over the last 15 years Premier Solutions Group has grown from a small financial planning firm to a fully integrated financial services business specialising in all aspects of investments, lending, insurance and superannuation. Areas where we do not have the necessary skills or expertise, we have developed strategic alliances with preferred partners to ensure quality advice can still be provided.

Premier Investment Solutions is the financial planning arm of the Premier Solutions Group and is a professional practice of the Financial Planning Associated (FPA). Being a professional practice of FA, Premier Investment Solutions adheres to the highest professional and ethical standards established by FPA.

Andrew Kays is a Sub-Authorised Representative No. 1237391 of Terree Pty Ltd trading as Premier Investment Solutions, Corporate Authorised Representative No. 428529.

Andrew has over 12 years' experience within the Finance industry, with a strong history working as a Business Service and Taxation Accountant for 7 years before joining the Premier Solutions team as their senior Lending / Mortgage Adviser. In 2017, Andrew obtained the necessary qualification to provide advice and has been authorised to act as a financial planner.

Goal Settings

One of the major objectives of Premier Solutions Group is to assist clients work towards and realise their goals and dreams, irrespective of what life stage they are in.

We are passionate about financial planning and our business model has been structured around assisting clients achieve their goals by navigating through the various phases of financial success.

Qualifications

Andrew Kays holds a Graduate Diploma of Financial Planning and meets the competency requirements under ASICs Regulatory Guide RG 146.

Professional Memberships

Andrew is a member of the FPA (Financial Planning Association) and abides by their code of professional conduct and ethics.



Andrew Kays

Premier Investment Solutions

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Personal Interests

Away from the office Andrew loves his sport and he will find any excuses to be able to watch/participate in any sport. On his time off during winter you will see him sitting on the wing at the MCG supporting his beloved Melbourne Football Club; while during summer months he is generally chasing around a ball and trying to make runs on the cricket pitch.

Authorisations

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

- Life Products including Investment Life Insurance Products and Life Risk Insurance Products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Deposit and Payment Products
- Retirement Savings Accounts (“RSA”) products
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government
- Superannuation.

Premier Investment Solutions Advice Fees and Charges

Andrew Kays 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 during your initial meeting.

Andrew’s fee for the provision of Advice; preparation of a Statement of Advice and/or other Advice documents; and implementation of advice will vary depending on the complexity involved and the time taken. You will be notified of the costs involved prior to the commencement of any work.

Andrew provides the option of ongoing reporting and advisory services. This fee will be disclosed to you prior to the commencement of any ongoing services.

Terree Pty Ltd (trading as Premier Investment Solutions) pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from any financial services provided to you. Andrew is a salaried employee of Terree Pty Ltd (Premier Investment Solutions) and will receive a salary/benefit from this company.

Other Benefits Andrew May Receive

From time to time Andrew 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.

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