

Andy Harris

Adviser Profile

This is Part 2 of The Advice Exchange's Financial Services Guide. This document contains important information about me as your Financial Adviser and it should read in conjunction with The Advice Exchange's Financial Services Guide Part 1, dated 10 January 2025.

Your Adviser will be Andrew Harris, Authorised Representative (ASIC no 1265409) of The Advice Exchange Pty Ltd.

Qualifications

- RG146 compliant under the Australian Securities & Investments Commission's training for Financial Planning Professionals.
- Tax (financial) adviser - Tax Practitioners Board.
- Advanced Diploma of Financial Planning
- Diploma of Financial Planning
- Bachelor of Commerce (Finance & Law)

Experience

Andy commenced his career in London in 1996 working for Bankers Trust in Euro-bond settlements. He quickly progressed onto the trading floor and was a trader's assistant at Citibank London for the Emerging Markets fixed income desk.

On returning to Australia Andy was trading fixed income and credit for Toronto Dominion who he worked for in Sydney, Dublin and London for 9 years and was made head of interest rates trading. During his trading career he has work for major investment banks such as Merrill Lynch and Morgan Stanley.

In 2017, looking for a change of direction Andy decided to use his intimate knowledge of financial markets to benefit individuals and families and requalified as a financial adviser. He started his own company, Concentric Financial Solutions, in June 2018. In July 2019, Concentric Financial Solutions merged into Harris Waterhouse Wealth where Andy currently acts as Director and Financial Adviser.

Services

- Wealth accumulation strategies;
- Retirement planning and pension advice;
- Superannuation and rollover advice;
- Self-Managed Super Fund advice;
- Personal and Business risk insurance advice;
- Business succession, transition and asset protection planning;
- Cash flow advice;
- Centrelink financial planning advice;
- Access to Managed Discretionary Portfolio services;
- Estate planning;
- Portfolio review and ongoing advice services.

Authorisations

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and Life risk products;
- Managed investment schemes, including Investor Directed Portfolio Services (IDPS);
- Managed Discretionary Account (MDA) Services;
- Retirement savings account products;
- Securities;
- Self-Managed Superannuation Funds (SMSF);
- Superannuation;
- Margin Lending

Exclusions

- Credit Services;

Fees

Before undertaking any work or providing advice, we will quote you a fee based on the following:

Note: Advice fees are inclusive of GST and payable by you at the following stages:

1. **Full Financial Planning Advice:** A personalised Statement of Advice (SoA), where a plan preparation fee is payable.
2. **Limited Financial Planning Advice:** A personalised Statement of Advice (SoA), where a plan preparation fee is payable.
3. **Implementation Fee:** An implementation fee to implement the advice recommendations in the Statement of Advice (SoA) plan may also be charged. These are payable when you decide to proceed and implement any of our recommendations. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
 - a. a range from \$440 (minimum) to \$5,500 (maximum); or
 - b. \$440 per hour; or
 - c. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product; whichever is the greater.
4. **Ongoing Advice:** A review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you. This service will be subject to ongoing advice fees. These fees may range from 0.33% to 1.10% p.a. of total funds under management.

Note: All fees will be subject to your prior approval and ultimately determined based on the complexity of your situation and the time it takes to prepare personal financial advice for you. Full details of all fees and commissions for financial and credit services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements (PDS) at the time of receiving any recommendation.

Associations and Remuneration Arrangements

As your Adviser and a shareholder of Harris Waterhouse Wealth Pty Ltd, I receive a salary and dividends that are dependent on the total revenue derived by the business.

Referral Fee from External Parties

Where required, I may refer you to external specialists or professionals for Advice to seek advice and/or address matters that are outside the scope of my authorisations or services as listed further above. I do not accept payments for those referrals

Privacy

In addition to the information provided in The Advice Exchange FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.theadviceexchange.com.au or by calling us on 03 9823 1344.

Our Contact Details

You may provide instructions to me by using any of the contact details below.

Your Financial Adviser:

Phone: (02) 8914 4080

Andrew Harris

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Practice details:

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