Aon Hewitt
Financial Advice

Adviser profile

Ivan Bakin

Authorised Representative No. 267452

Concept Wealth Solutions Pty Ltd

Corporate Authorised Representative No. 320225

Your adviser

Contact details

Office address	Nexus Building, Suite 510, 4 Columbia Court, Baulkham Hills NSW 2153
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Ivan Bakin

Profile

Concept Wealth Solutions Pty Ltd was established in late 2007 by Ivan Bakin and Jeff Whitton. Ivan and Jeff both have their individual practices running in conjunction to Concept Wealth Solutions and are well supported by a team of 6. The firm prides itself on providing accurate, informative and punctual service. Collectively, they have over 50 years' experience in the insurance and superannuation industry.

Ivan Bakin has been individually authorised (Representative Number 267452) to provide financial product advice and deal in all of the below mentioned categories as a Director of Concept Wealth Solutions on behalf of Aon Hewitt Financial Advice Limited.

Experience

Ivan commenced in the insurance industry in April 1993 specialising in:

- Income protection
- Life insurance
- Trauma insurance
- Business expense insurance

Qualifications

Diploma of Financial Services (Financial Planning)

Authorisations

Australian Financial Services License

Ivan is authorised to provide financial product advice and deal in the following:

i. deposit and payment products limited to:
   a. basic deposit products;
   b. deposit products other than basic deposit products;
ii. life products including:
   a. investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
   b. life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
iii. securities;
iv. interest in managed investment schemes including investor directed portfolio services;
v. retirement savings accounts (“RSA”) products (within the meaning of the Retirement Savings Account Act 1997); and
vi. superannuation.

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Empower Results®

Fees and charges

Initial consultation

Free of charge

Advice preparation

Completion of needs analysis: Free

Insurance: Free of charge

Investment Advice preparation: $600 – $2,500

The actual fee for the preparation of advice will vary depending on the complexity of your situation and the advice required.

Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you.

Implementation

Insurances – Free of charge

Investments – Up to 0.6% for up to $100,000

Up to 0.5% from $100,001 to $250,000

Up to 0.4% for any amount over $250,001

This fee for investments may be paid by cheque or collected from the investment product. The actual fee will be stated in the Statement of Advice and agreed with you prior to the placement of your investments.

Review service

Insurances – Free of charge

Investments – A minimum ongoing service fee will be calculated as a percentage of your total portfolio to a maximum of 1%.

Consulting fees

Insurances – Free of charge

Investments – $250 per hour

Commissions

Refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by product issuer(s).

The above is a guide only and full details of fees, charges and any other benefits will be disclosed upon recommendation of products.

Note: All fees and charges quoted are inclusive of GST.