

Adviser profile

Cesare Resciniti

Authorised Representative No. 260827

Asset Enrichment Services Pty Ltd

Corporate Authorised Representative No. 305744

Your adviser

Contact details

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Profile

Asset Enrichment Services Pty Ltd provides business and personal financial planning consultancy. The business is based on personal service which provides accurate expert advice and financial strategies tailored to meets clients' needs.

Cesare Resciniti has been individually authorised (Representative Number 260827) to provide financial product advice and deal in all of the below mentioned categories as an Director of Asset Enrichment Services Pty Ltd on behalf of Aon Hewitt Financial Advice Limited.

Experience

Cesare has 15 years of experience as an accountant where he worked with a range of businesses including multinational companies such as GE and Rank Industries. In 1987 he moved to financial services as a multi agent with some of Australia's well-known insurance companies. Over the years Cesare has acquired much experience and wide knowledge of the financial services industry.

Qualifications

Cesare has a Bachelor of Commerce Degree from Melbourne University and has completed a Diploma of Financial Planning.

Authorisations

Australian Financial Services License

Cesare 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);
- vi. superannuation; and
- vii. standard margin lending facility.

Fees and charges

Fees will be rebated if the product provider can pay Asset Enrichment Services Pty Ltd directly and the amount is equal to or greater than the minimum agreed. Any product fees or commissions below the minimum agreed will incur an invoice for the difference.

Initial consultation

Free of charge – up to 2 hours

ADVICE FEES

Transition to Retirement & Account Based Pensions

\$3,300 to \$5,500 (Depending on complexity of advice) for advice, Statement of Advice (SoA) preparation.

Rollovers and Investments (with strategy)

\$2,200 for SoA preparation.

Rollover only (no strategy)

\$1,100 for SoA preparation.

Personal insurances – life, trauma, TPD and income protection

\$1,650 for advice, SoA preparation.

Execution only (we act on your instructions and no advice is provided)

Commission on product.

IMPLEMENTATION FEES

An implementation fee will be charged to execute advice according to complexity as per below:

\$2,200 incl GST – 1-2 products

\$3,300 incl GST – 3-5 products

\$5,500 incl GST – 6+ products

Group Plans

Fees negotiated with plan provider and employer.

Service Fees

1.1% of assets under advice and renewal commissions¹, or \$550 for direct invoicing of ad hoc meetings

Other advice/consulting fees

For any other services or advice you require, not specified above, we will charge you an hourly rate. This can be negotiated at the time required.

¹ Refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by product issuers.

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