About Your Adviser

Malcolm Simpson

Authorised Representative No. 327518

Vove Financial Planning Pty Ltd

Authorised Representative No. 437116

Business Contact Details

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About Me

As your financial adviser, I am passionate about providing quality advice and solutions personalised to your needs.

I commenced my career as a financial adviser in and became an authorised representative of Alliance Wealth Pty Ltd on 11 November 2021.

My strengths lie in helping to identify your goals and giving you a positive sense of what the future can hold. I also enjoy helping you make the most of your money and being there for the big decisions in life.

Originally from Scotland, I now live in North Brighton with my wife Julie and two children, Callum and Evie. I love the fantastic lifestyle here and coming from Scotland, I'll never get bored of our blue sky days! In my spare time I like going to the beach with our pet Cavoodle and attending local events at the weekend.

I hold the following qualifications:

- Bachelor of Commerce
- Graduate Diploma of Financial Planning
- Certified Financial Planner Education Program

I hold the following memberships:

- Certified Financial Planner ® of the Financial Planning Association of Australia

I am authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Corporate Superannuation
Industry and Public Sector Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance

Wealth Creation and Investments

Cash and Term Deposits
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)

Wealth Protection

Term Life Insurance
Total and Permanent Disability (TPD) Insurance
Trauma Insurance
Income Protection Insurance
Business Insurance
Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management

My Remuneration

I am remunerated by:

- Salary plus profit share

The following table summarises the types of fees or commissions that are applicable to the services that I provide. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All amounts are inclusive of Goods and Services Tax (GST).

Type of Remuneration	From	To
SoA Preparation Fee	$4,300	$9,000
Implementation Fee	$450	$800
Hourly Rate	$380	

Type of Remuneration	Initial	Per Annum
Adviser Service Fee	$3,250 to $9,800	$3,250 to $9,800
Insurance Commission*	0% to 66%^	0% to 31.13%

* Based on a % of funds invested or insurance premiums
^ Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020, commission of up to 130% will apply to additional cover.

Benefits, Interests and Associations

The Business, associated entities or I do not have related parties, shareholdings or arrangements with referral parties that may be capable or reasonably seen to be capable of influencing my advice.