

ADVISER PROFILE

Durand Holdings Pty Ltd ATF Durand Holdings Family Trust
Trading as Durand Financial Services

ABN 34 137 665 920

ASIC Corporate Authorised Representative No. 1293301

Adviser Name	Eujoon Lim
Qualifications	<ul style="list-style-type: none">Bachelor of Business (Financial Risk Management)Master of Applied EconometricsDiploma of Financial PlanningAdvanced Diploma of Financial PlanningSelf-Managed Super Funds CertificateMargin Lending CertificateASX Accredited Listed Product Adviser ProgramEthics and Professionalism in Financial Advice Course
Adviser Identification Number (ASIC)	000459634
Bio	Eujoon has been in the financial services industry since 2012. He has held the same role with various major financial institutions including AMP and HSBC. Eujoon has been specialising in wealth creation and protection strategies since 2012.
Services and Products which can be advised on	<p>Eujoon Lim is licensed to provide financial product advice on the following services:</p> <ul style="list-style-type: none">Wealth creation strategiesLife insurance adviceSuperannuation strategiesDebt reduction strategiesCash flow managementRetirement planningEstate planning strategiesTax (financial) advice <p>Eujoon Lim can advise in the following products:</p> <ul style="list-style-type: none">Basic deposit productsDebentures, stocks and bondsLife insurance (personal and business)Managed investmentsInvestor Directed Portfolio Services (IDPS)Retirement Savings Accounts (RSA)SecuritiesSuperannuationSelf-managed superannuation fundsMargin Lending

Does your Financial Adviser have any associations or relationships?

Eujoon Lim is an authorised representative of Walker Lane Pty Ltd. Some shareholders of Walker Lane Pty Ltd may also be unit holders in the Walker Lane Capital Unit trust, which owns Agentia which is a boutique asset consulting and investment management business. From time to time a Director of Walker Lane Pty Ltd may also be a Director of Agentia Pty Ltd. Walker Lane provides operational support to the Agentia business (rent, bookkeeping etc).

It is important to note that in the event of these relationships giving rise to any conflict or perceived conflict that could reasonably be seen to influence the advice we give you, we will manage and clearly disclose this in the Statement of Advice. Please note that in the event a conflict or perceived conflict does arise, we have to give priority to the interests of our clients.

Privacy Statement

In addition to the information provided in the Walker Lane FSG 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.durandfinancialservices.com.au.

What is your Financial Advisers Fee Structure?

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- An implementation fee; or
- Insurance commissions; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Hourly Rate	\$330.00	\$330.00
Asset Based Fees*	0% to 1.10%	0% to 1.10%
Insurance Commission^	0% to 66%%	0% to 35%

*based on a % of funds invested

^ 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.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

All fees or commissions are initially paid to Walker Lane before being distributed in part to Durand Financial Services.

Contact

Durand Financial Services

810 / 530, Little Collins Street
Melbourne, Victoria 3000

Phone: (03) 9909 7553

Email: eujoon@fgwp.com.au

Web: www.durandfinancialservices.com.au