About Your Adviser

Jeff Morel

Authorised Representative No. 320830

FinChelt Pty Ltd

Authorised Representative No. 465514

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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 2006 and became an authorised representative of Alliance Wealth Pty Ltd on 06 December 2021.

I really enjoy building long term relationships with my clients, learning about their aspirations and future plans, assisting them to set achievable goals in line with those aspirations, and seeing them attain those goals. I enjoy listening, facilitating, educating and imparting my financial knowledge to clients to give them a deeper understanding of their financial situation and therefore greater control.

I have worked with a wide range of clients including those looking to build their wealth, retirees looking to secure their finances after work, self employed clients and small and large business operators.

Having experience across all facets of financial planning, I have a particular interest in all income and asset protection and retirement planning, including Self Managed Super Funds. Being married with a young son, I understand the importance of making sure your family in financially secure.

I hold the following qualifications:

- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Services (Financial Planning)

I hold the following memberships:

- Practitioner Member of the Association of Financial Advisers

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 Centrelink / Veterans' Affairs Assistance
Wealth Creation and Investments
Cash and Term Deposits Investment Bonds Managed Investments
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

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	$1,650	$5,000
Hourly Rate	$330	

Type of Remuneration	Initial	Per Annum
Adviser Service Fee	$660 to $5,000	$1,680 to $4,400
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.