



**PERSONAL  
FINANCIAL  
SERVICES**

SINCE 2001

**Financial Services Guide  
Part 2 – Adviser Profile**

Effective date: 19 June 2025

## **Joshua Stone**

**Triton Insurance & Financial Services Pty Ltd trading as  
Advised Financial Solutions**

**Corporate Authorised Representative No: 240448**

**How to contact us:**

Suite 9, Level 1  
Midland Professional Centre  
9 The Avenue, Midland WA 6056  
08 6424 8966  
[josh@advisedfs.com.au](mailto:josh@advisedfs.com.au)

This document is incorporated with, and must be read in conjunction with, the Financial Services Guide - Part 1, issued by Personal Financial Services Ltd (**PFS**). When read together, the Financial Services Guide will explain to you how I can provide services to you as an authorised representative of PFS.

---

***My authorisation***

I am authorised by PFS under its Australian Financial Services Licence to provide financial advice. My ASIC authorisation number is 305661.

I am a director, shareholder and employee of Triton Insurance & Financial Services Pty Ltd T/A Advised Financial Solutions (Advised Financial Solutions), which is a Corporate Authorised Representative of PFS.

---

***My experience, qualifications and professional memberships***

I have over 18 years' experience within the Financial Services Industry. My work experience is varied and includes a number of different roles including Life Insurance Broking and Financial Planning.

My qualifications include:

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

***The areas in which I can provide financial planning services***

I am authorised by PFS to provide financial services including advice or services in the following areas:

- Superannuation
- Retirement Planning
- Managed Investments
- Cashflow and debt management
- Personal Risk Insurance
- Business Protection Insurance
- Direct Equities

If you require services that are outside the areas stated above, which I am not authorised to provide advice on, I can provide a referral to a professional who can assist.

If Advised Financial Solutions receive a specific fee for this referral, it is disclosed below. It will also be disclosed in an advice document such as a Statement of Advice (SoA) or Record of Advice (RoA), if I provide you with personal advice.

---

***Remuneration or other benefits arising from my referral arrangements***

Where you require other professional services, I have referral arrangements in place with:

- General insurance brokers
- Mortgage brokers

I do not receive fees for referring you to any of the abovementioned referral partners. If I believe you should seek the professional services of these providers, I will request your consent prior to providing a formal referral.

---

***How the fees you pay are shared between me, my employer and PFS***

All of the fees you pay are received by PFS, who retains a portion to cover the costs associated with operating and providing a financial services business.

I am a director, shareholder and employee of Advised Financial Solutions which pays me a salary, shareholder dividends or directors fees from the commissions and fees received.

---

***Fees that you pay for the financial services I provide***

All fees shown below are inclusive of GST.

**Initial advice fees:**

Fees are charged for my initial advice and the preparation of an SoA. Fees are based on the complexity of the advice provided and range from \$0 (minimum) to \$11,000 (maximum). I will confirm the exact amount, which we will agree on before commencing any work.

You will be sent an invoice and payment is required within 14 days from the invoice date. Please note that my initial advice fees still apply where you decide not to implement my advice.

---

---

**Implementation fees:**

If you proceed with the advice given and additional work is required for implementing that advice, I may charge to cover the costs associated with implementing the recommendations in your SoA. The fee could range from \$0 (minimum) to \$3,000 (maximum).

**Execution-only service or ad hoc advice fees:**

Fees for execution-only services and ad hoc advice may be charged at an hourly rate in the range of \$350 and \$550 per hour depending on your individual circumstances, the complexity of your situation and the time it takes to prepare personal financial advice for you. An estimate will be provided and agreed upon prior to commencing the work.

You will be invoiced for these fees after the service is provided and payment is required within 14 days from the invoice date.

**Ongoing service fees:**

Once your financial plan is implemented, you may choose to participate in an ongoing review service.

Fees for ongoing services and reviews are all based on an annual fee, ranging from 0.00% to 2.00% of the funds under advice. For example, if you have \$100,000 invested, and my annual fee is 2.00% of your portfolio, the fee will be \$2,000. The agreed ongoing service will comprise review meetings (with the frequency and number of reviews per annum agreed with you) and other ancillary services such as invitations to educational seminars and newsletters. Full details of the services offered in the ongoing service package will be provided at the time my advice is given.

**Methods of payment for my fees include:**

- Invoice directly to you
- Deducted from your investments (where this option is available and your authorisation to do so is obtained)

Full details of all fees and commissions received in consequence of my financial services will be provided to you in an SoA or RoA and Product Disclosure Statements at the time of receiving any recommendation.

---

***Other benefits and payments which may be (directly or indirectly) received because of the services provided to you*****Insurance products**

Where I arrange a life insurance product, the insurer pays us an upfront commission and an ongoing commission when the product is renewed each year. The rate of upfront commission payable ranges from 0% up to 66% of the base premium. The rate of ongoing commission payable ranges from 0% - 31%. For some products, the rate of commission payment may affect the amount of premium payable.

For example, if you purchase a life insurance policy with an annual premium of \$1,500 PFS may receive an initial payment of up to \$990, calculated as  $\$1,500 \times 66\% = \$990$ ; and an ongoing commission of \$465 calculated as  $\$1,500 \times 31\% = \$465$ .

You should also refer to Part 1 of the FSG "*The benefits or payments which may be (directly or indirectly) received by us because of the provision of financial planning services*" for details of payments and benefits which my licensee may receive in consequence of individual services provided by me to you.

---

***Alternative benefits that I may receive***

From time to time, I may receive alternative forms of non-monetary benefits from product providers or other parties which have a value of less than \$300. These may include hospitality or education and training in relation to my professional development. Details of any alternative benefits I receive are maintained on a register. A copy of the register is available upon request.

---