

ABOUT YOUR ADVISER

Vasilios Antoniou | AR No.398633

Seed Financial Group Pty Ltd | CAR No.1009406

Address 270-272 Payneham Road Payneham SA 5070

Telephone 08 8332 8988

Email bill@seedfg.com.au

Website www.seedfg.com.au



Authorisations

I am an authorised representative of Alliance Wealth Pty Ltd. I am authorised in the following financial services and products:

- Superannuation
- Pensions & Annuities
- Self Managed Superannuation Funds
- Retirement Savings Accounts
- Cash & Term Deposits
- Managed Investments
- Investment Bonds
- Exchange Traded Products
- Government Debentures
- Listed Securities (shares & other products)
- Margin Lending
- Life Insurance
- Total & Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Estate Planning
- Gearing
- Aged Care
- Centrelink / Veterans' Affairs Assistance
- Business Insurance
- Insurance Claims Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary plus bonus and profit share

The following tables summarise the types of fees or commissions and indicative amounts that are applicable to the services that we provide. Before providing you with advice or services, I will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up To
SoA Preparation Fee	\$15,000
Implementation Fee	\$15,000
Hourly Rate	\$395

Remuneration	Initial	Per Annum
Adviser Service Fee	\$0 to \$15,000	\$0 to \$15,000
Insurance Commission*	0% to 66%^	0% to 35%

* 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 and I do not have any related parties, shareholdings or referral arrangements that may influence my advice.

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As a Director at Seed Financial Group, Bill brings extensive experience across both Accounting and Financial Planning. He commenced his career at a well-regarded Adelaide Chartered Accounting firm, where he developed strong technical skills in taxation, business services, and financial reporting. After many years in accounting, he transitioned into Financial Planning, undertaking further study to specialise in the profession.

Bill's passion for the finance industry is evident in his long-standing commitment to helping clients achieve clarity, confidence, and long-term financial success. He prides himself on delivering tailored, high-quality advice and building strong, enduring client relationships.

Bill is also active within the professional community, having previously held roles including:

- Deputy Chair – Financial Planning Association (FPA) SA
- Director – Alzheimer's Association SA
- Director – Adelaide Titans Football Club

Outside of his professional life, Bill's greatest passion is his family. As a proud father of two, he values spending quality time with his children. He lives an active lifestyle, playing soccer for Adelaide Titans Football Club and continuing to coach at Adelaide Olympic. He maintains his fitness through regular gym training and HIIT classes.

Bill also enjoys a variety of personal interests that keep him balanced and grounded. He loves beach walks, hiking, and spending time outdoors, and enjoys taking his beloved black poodle, Cleo, for daily walks. While he doesn't follow a specific sporting team or have a single favourite band, if he had to choose, he would pick Elvis Presley or Queen. He also has a strong love of movies, and when it comes to food, aside from Greek cuisine, anything featuring eggplant is a favourite.