

Financial Adviser Profile

Azad Mammadov

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AZAD MAMMADOV ("Azad")

Is Financial Adviser No. 1282954 and Sub Authorised Representative of

VOGUE ADVISORY GROUP PTY LTD ("Vogue")

Corporate Authorised Representative (No. 1261760) of

LIFESTYLE ASSET MANAGEMENT PTY LTD, ("LAM")

a privately owned holder of Australian Financial Services Licence 288421

This Adviser Profile and the Financial Services Guide of Vogue Advisory Group must be read together to give full understanding of services offered.

Who is Vogue Advisory Group?

Vogue Advisory Group Pty Ltd (ABN: 65 624 229 867) ("Vogue") is an Authorised Representative (AFS number 1261760) of Lifestyle Asset Management Pty Ltd (LAM), holder of Australian Financial Services Licensee number 288421.

Who is my financial adviser?

Your financial adviser is:

Azad Mammadov	Financial Adviser Number 1282954
Address:	Suite 23, Level 2, "Riverwalk Place" 238 Robina Town Centre Drive, (Cnr Laver Dr) ROBINA QLD 4227
Postal:	PO Box 478 Varsity Lakes QLD 4227
Telephone:	1300 709 985
Email:	azad@vogue-fs.com.au

What experience does my adviser have?

Azad joined Vogue Advisory Group in 2018 with close to 10 years of experience in the finance industry across a diverse range of geographic locations. He has extensive experience working in Corporate Finance, Commodity Trading and Investments.

After completing his Bachelor of Business Management and Master of Science in Finance, he went on to complete a Graduate Diploma of Financial Planning to pursue the opportunity to work with clients one on one to assist them with their financial affairs and needs. Azad has provided personal advice to a variety of clients including mum-and-dad investors and high-net-worth individuals, as well as advising multinational state- and private companies.

Qualification and Professional Memberships:

Azad has completed the following courses of study:

- Master of Science in Finance
- Graduate Diploma of Financial Planning
- Bachelor of Business Management
- Diploma of International Trade Management

Completed the industry Financial Adviser exam and is registered as a tax (financial) adviser.

Who is responsible for the financial services provided?

Azad provides advice on behalf of Vogue under authorisation from LAM to provide financial advice to wholesale and retail clients,

What kinds of financial services is Azad authorised to provide to me and what kinds of financial products do these services relate to?

Azad is authorised to provide financial product advice and deal in the following financial products:

- Deposit and payment products limited to:
 - Basic deposit products
 - Debentures, stocks or bonds issued or proposed to be issued by a government.
- Life products including:
 - Investment life insurance products
 - Life risk insurance products
- Interests in managed investment schemes including investor directed portfolio services.
- Retirement savings accounts products
- Securities
- Superannuation

Azad also provides an advice review service. As part of this service, Azad will conduct a review of your current personal financial situation, goals, needs and any previous advice provided, and recommend changes where they are needed.

How do we charge our clients for our services?

This FSG has previously outlined the source, method and amount of remuneration and other benefits payable to your adviser for the services provided to you.

Payments of fees for initial advice, ongoing service and commissions from new life insurances written will generally be made by the investment platform and insurance providers to the licensee, LAM.

- LAM does not retain any direct share of revenue from client activities, which LAM passes on to Vogue. LAM receives from Vogue a fixed monthly fee for its services as licensee.
- Azad receives a salary from Vogue, which is not related to revenue received. The only direct share of revenue that Azad receives is payment of up to 10% of upfront commissions for new policies paid to Vogue by insurance providers.

Will anyone be paid to refer me to my Adviser?

From time to time an accountant or other external entity may be paid for making referrals to Vogue or Azad. The amount paid is not ascertainable; however, where any amount is payable, it will be fully disclosed in the 'Statement of Advice' (SoA) or any other advice document provided to you.

Further questions?

If you have any further questions about the services LAM provides, please contact the Compliance Manager at erm@lifestyleam.com.au or on 1300 226 271.

You should retain this FSG and Adviser Profile for your reference and any future dealings with Azad Mammadov, Vogue Advisory Group Pty Ltd or Lifestyle Asset Management.

Conflicts of Interest

- Aside from the commissions we receive from insurers, Vogue and Azad do not have any other relationships that may create a conflict of interest or potentially influence our advice to you.
- We are not associated with any product recommended. LAM may receive financial assistance from product providers to assist with the provision of ongoing education to our advisers, but this is in no way related to the distribution of any particular product.

The financial services are offered to you by Azad as a representative of Vogue under LAM's AFSL 288421.

LIFESTYLE ASSET MANAGEMENT PTY LTD

ABN No: 58 113 067 968

AFSL No: 288421

Address: Level 35 Tower One, 100 Barangaroo Avenue Barangaroo NSW 2000

Telephone: 1300 226 271

Email: erm@lifestyleam.com.au