ABOUT YOUR ADVISER

Raymond Martinez
Authorised Representative Number 341668

Adviser Profile | 31/05/2026

M & A Wealth Pty Ltd (ABN 32 601 029 618)

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BUSINESS CONTACT DETAILS

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About Me

I have been in the industry for over a decade.

I hold the following qualifications:

- Diploma Of Financial Planning
- Graduate Diploma of Financial Planning
- Margin Lending Certified
- SMSF Certified

Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities
- Investment Bonds
- Margin Lending
- Life Insurance
- Centrelink
- Aged Care
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated using a combination of Salary and bonuses.

The following table summarises the types of fees or commissions that applicable to the services that I provide. All amounts are inclusive of Goods and Services Tax (GST).

Fee For Service Structure	
Remuneration	**Up to**
Initial Advice Fee	$100,000
Ongoing Advice Fee	$100,000
Assets Under Advice Service Structure*	
Remuneration	**Up to**
Initial Advice Fee	5.00%
Ongoing Advice Fee	2.50%
Insurance Advice Revenue^	
Remuneration	**Up to**
Initial Insurance Commissions	66.00%
Ongoing Insurance Commissions	33.00%

*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 130.00% will apply to additional cover.

For example, a 5.00% Initial Advice Fee based on a $200,000 investment would equal a $10,000 fee payable. Only appropriate if Assets Under Advice Service Structure is chosen

Benefits, interests and associations

The financial planning business and I do not have related parties, shareholdings or referral arrangements that may influence my advice. Neither the business or I pay or receive referral fees.