Aon Hewitt
Financial Advice

Adviser profile

Tarik Oguz

Authorised Representative No. 407546

Cognisance Services Pty Ltd trading as Houghton Strategic Solutions

Corporate Authorised Representative No. 405377

Your adviser

Contact details

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Profile

Houghton Strategic Solutions provides strategies to assist people achieve their goals by working with people to identify risks, needs, and most importantly opportunities to maximize your financial position.

Our goal is to educate and work with you as a team, in order to assist you to achieve the outcomes you desire. We don't want to just tell you what you should do; we want to inform you and work with you to decide the best way of doing things in your particular circumstances.

Real people can achieve real results with the guidance and structure we provide.

Tarik Oguz has been individually authorised (Representative Number 407546) to provide financial product advice and deal in all of the below mentioned categories as an associate of Houghton Strategic Solutions on behalf of Aon Hewitt Financial Advice Limited.

Experience

Tarik's involvement with financial services industry began in 2001 after a 20 year career in the telecommunications and internet sector. He has worked in Turkey, Denmark, Canada and Australia in engineering, software development, customer service management and marketing leader positions.

He provides comprehensive fee based financial advice specialising in superannuation and retirement planning (including self-managed superannuation funds), pension portfolios, aged care strategies, wealth creation and protection. Tarik seeks cost efficient investment structures and offers regular reviews as part of a long term professional relationship with his clients. Tarik helps clients to meet their estate planning needs by referring them to a specialist lawyer, then working in co-operation with the lawyer.

Qualifications

Graduate Diploma in Financial Planning

Professional memberships

Certified Financial Planner® Financial Planning Association of Australia (FPA)

SMSF Professionals' Association of Australia (SPAA)

Authorisations

Australian Financial Services License

Tarik Oguz is authorised to provide financial product advice and deal in the following:

i. deposit and payment products limited to:
   a. basic deposit products;
   b. deposit products other than basic deposit products;
ii. life products including:
   a. investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
   b. life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
iii. securities;
iv. interest in managed investment schemes including investor directed portfolio services;
v. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997); and
vi. superannuation.

Fees and charges

Initial consultation

Free of charge

Advice preparation

Completion of needs analysis: Free
Advice preparation: $550 - $11,000

The actual fee for the preparation of advice will vary depending on the complexity of your situation and the advice required. Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you.

Implementation

Implementation of Financial Recommendations: $330 - $4,400

The actual fee for the implementation of your financial recommendations will vary depending on the complexity of your situation and the implementation required.

Prior to you agreeing to proceed with the implementation of your recommendations, the actual fee will be stated in the Statement of Advice and agreed with you.

This fee may be paid by cheque or deducted from any investment product. The actual fee will be stated in the Statement of Advice and agreed with you prior to the placement of your investments.

Review service

A minimum ongoing adviser service fee of $1,320 pa will be payable for an ongoing Review service. This may be a flat dollar based fee or calculated as a percentage of your total portfolio invested.

The actual fee for an ongoing review service will vary depending on the complexity of your situation and the services required.

The actual fee will be stated in the Statement of Advice and agreed with you prior to a review service being commenced.

This fee may be paid by cheque or where appropriate collected from investment or superannuation amounts invested.

Consulting fees

$220 per hour

For any other service you require that is not specified above, we will charge you at the above hourly rate.

Commissions

Refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by product issuer(s).

Tarik Oguz is an Associate of Houghton Strategic Solutions and receives remuneration payable of up to 100% plus GST is on service fees for providing advice.

The above is a guide only and full details of fees, charges and any other benefits will be disclosed upon recommendation of products.

Note: All fees and charges quoted are inclusive of GST.