

Adviser Profile

Tom McCarthy

Who is my adviser? **Tom McCarthy** and Neil White Financial Services Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd. Level 6, 175 Collins Street, Melbourne VIC 3000
Phone: 03 9607 5300 **Fax:** 03 9663 3037

Tom McCarthy has been an Authorised Representative since 1994 and started working in the financial services industry in 1982. He is an associate financial planner and practitioner member of the FPA.

Tom McCarthy ASIC Authorisation Number 231070.
Neil White Financial Services Pty Ltd ASIC Authorisation Number 314179.
Consultum Financial Advisers Pty Ltd. ABN 65 006 373 995 ('Consultum')
Australian Financial Services Licensee, Licence No. 230323

What kinds of financial products and services are you authorised to provide to me?

I am authorised by Consultum to provide financial product advice to wholesale and retail clients, on the following class of products:

- **Deposit Products**
- **Life Products including:**
 - Investment life insurance products
 - Life risk insurance products
- **Superannuation products, including:**
 - Public Offer Superannuation Funds
 - Allocated Pensions and Complying Annuities
 - Corporate Superannuation Funds
 - Self Managed Superannuation Funds
- **Retirement Savings Accounts**
- **Managed Investment products, including:**
 - Master trusts, Wrap Facilities, Property Syndicates
 - Margin Lending Products
 - Tax-effective investments
- **Securities**
 - Active direct shares and securities advice

How is Tom McCarthy paid?

Neil White Financial Services pays Tom McCarthy a salary as an employee of the company.

The company is also responsible for the payment of wages and salaries for its other staff, and for all other operational expenses such as rent, superannuation and other overheads which it incurs to deliver its' financial services to you.

Generally Neil White Financial Services will rebate 100% of all fees and commissions that they receive from financial product providers to their clients account.

However, where a client elects to continue an existing Commission Based Fee for Service agreement, Consultum will retain up to 5% of those fees and commissions, and will pay the balance to Neil White Financial Services.

This profile is part of your Financial Services Guide and should be read in conjunction with this document.

Summary of Fee Options

The fees associated with each of the advice services available from Neil White Financial Services have been designed to allow you to clearly understand the cost of each service before you commit to receiving the service.

First meeting

In this meeting Tom will undertake a general assessment of your current financial position and your future goals and financial objectives. Based on this assessment Tom will provide you with an overview of the areas which he believes that he will be able to add value to your current financial strategy.

You will not be charged any fee for this initial meeting.

Statement of Advice – Construction of Recommendations

If you decide to proceed to the advice stage of the financial planning process, Tom will conduct an in-depth assessment of your current personal circumstances, financial position and future goals and financial objectives. Tom will then provide you with a written report of his recommendations and strategies you may undertake to assist you in achieving your financial goals.

At a follow up meeting, Tom will discuss with you these recommendations and strategies and, if you decide to proceed with any recommendations, the steps which will be required to be undertaken.

The cost of this service to you will be \$2,475, including GST.

Statement of Advice – Implementation of Recommendations

Tom and his team can assist you to implement the recommendations outlined in the Statement of Advice.

Where required, they will refer to other specialists to assist, and implementation of each recommendation will be completed within the time frame agreed with you.

The cost of this service to you will be \$2,475, including GST.

Ongoing Service Programmes

As investment markets, economies, legislation, personal circumstances and future goals will be constantly changing, your financial strategies should be reviewed on a regular basis to ensure that they continue to match your financial objectives.

Tom offers three alternative fee structures from which, together with Tom, you can tailor a service agreement based on one or more of the following options to enable Tom and his team to review your financial situation and to make and implement additional recommendations where appropriate.

• Option One – ‘Flat Dollar’ Fee for Service Programmes

Tom can offer you a choice of five Client Service Programmes, allowing you to select a service programme which best suits you ongoing needs.

These programmes generally range in cost from \$1,750 p.a. to \$14,875 p.a. including GST, depending on the types of ongoing services you require.

• Option Two – ‘Percentage Based’ Fee for Service Program

As an alternative, Tom can offer an ongoing service program, the cost to you of which is based on 1.1% p.a. of your funds which you elect to put under his management, including GST.

For example if your funds under management total \$300,000, the amount of fees you will incur for each year will total \$3,300, including GST.

The level of service provided under this fee structure would be determined by the amount of fees calculated and the tailored service solution agreed upon.

• Option Three – Commission Based Fee for Service (existing commission based clients only)

Existing commission based clients may choose, upon agreement with Tom, to retain any existing Commission Based Fee for Service arrangements.

Personal insurances

Where appropriate, Tom may refer you to an ‘in-house’ insurance specialist who can provide you with recommendations in relation to your insurance needs.

If such a referral occurs, this insurance specialist will provide you, in writing, with details of any fees or commissions associated with this service prior to service commencement.

Do any relationships or associations exist which might influence you in providing me with the financial services, other than what has already been outlined in the FSG?

Yes.

Neil White Financial Services Pty Ltd has referral arrangements in place. If business is placed as a result of a referral, full details of any applicable referral fee will be provided in your individual Statement of Advice.

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Consultum Financial Advisers

ABN 65 006 373 995
AFS Licence No. 230323
Level 6, 161 Collins Street
Melbourne VIC 3000
1800 062 134
www.consultum.com.au


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