

Adviser Profile

Jason Garde

Who is my adviser?

Jason Garde and Wealthguard Financial Solutions Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd.

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Jason Garde has been working within the financial services industry since 1996. Over this time Jason has specialised in several different areas including retail banking and finance, funds management, financial planning and general insurance broking. Jason has worked with such companies as IOOF, BT Funds Management and Zurich Financial Services. Jason has been a licensed financial planner and general insurance broker since 2007 and specialises in investment planning and personal insurances as well as commercial and business insurances.

Jason Garde ASIC Authorisation Number 318059

Wealthguard Financial Solutions Pty Ltd ASIC Authorisation Number 334900

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
- **Retirement Savings Accounts**
- **Managed Investment products, including:**
 - Master trusts, Wrap Facilities, Property Syndicates
 - Margin Lending Products
 - Tax-effective investments
- **Securities**
 - As a referral service through an approved broker only

Your adviser is not authorised by Consultum to offer you any financial product advice in relation to any products or services other than as listed above.

If your adviser offers you any financial services/product advice in relation to any other financial services, i.e. general insurance, your adviser is obliged to give you a separate Financial Services Guide in respect of those financial services and Consultum is not responsible for your adviser's conduct in respect of those other financial services.

How is my adviser remunerated?

What amounts do my employer and other related entities receive?

The product providers pay fees and commissions to Consultum which are explained in the Financial Services Guide and also below. Consultum retains a percentage of up to 5% of these fees and commissions and then pays the balance to Wealthguard Financial Solutions which engages me to provide financial services.

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

The amount paid by Consultum to Wealthguard Financial Solutions ranges from 95% to 99% of the fees and commission received. Wealthguard Financial Solutions pays me a salary and up to 100% of any commission received by it and is also responsible for the payment of wages and salaries for its staff and for all other operational expenses such as rent, superannuation and other overheads, which are necessary to deliver its range of financial services to you.

Summary of Fee Options

Our initial appointment is complimentary. At this meeting, I will explain how we operate, what you can expect and our payment options. All fees and commissions payable by you will be explained to you at the time advice is given and fully detailed in a Statement of Advice, Record of Advice and Product Disclosure Statements (PDS).

You will have the ability to "select" your preferred payment option prior to the provision of personal advice.

Below is a summary of our payment options, which are inclusive of GST:

Adviser Service Fee Upfront/Entry Fee/Contribution Fee - The product provider deducts the fee from the funds invested and pays this to Consultum. This fee may be up to 4.4% dependent on the product provider and the specific product recommended.

Initial Commission - The product provider pays the initial commission to Consultum. This amount is not an additional cost to your entry fee. This commission may be up to 5.5% dependent on the product provider and the specific product recommended.

Where insurance products are recommended, the insurance provider may pay Consultum an initial commission based on the value of your premium. This can range up to 125% of the value of the premium.

Adviser Service Fee Ongoing - The product provider deducts the fee from the account balance and pays this amount to Consultum. The amounts paid will depend on the investment value and will continue for the duration of your account. This fee may be up to 1.65% per annum.

Ongoing Commission - Ongoing commission is factored into the cost of the product and is paid by the product provider to Consultum. The amounts paid will depend on the investment value and will continue for the duration of the investment product. This commission may be up to 1.1% per annum.

Where a life insurance policy is renewed, the insurance provider may also pay a renewal commission. Where this happens the commission may range up to 35% of the value of the renewal premium amount.

Deferred Entry Fee - The product provider will not deduct any entry fees from the funds invested. The initial commission that is paid to Consultum is recouped via higher ongoing fees for a specified period of time. This fee can range from 0.5% to 1.16% per annum.

Adviser Service Fee Once-Off - The product provider deducts a fee for the services provided to you in relation to your account and pays this to Consultum. This fee may be up to 1.16%.

Financial Planning Advice Fee - You may be charged a fee, based on either the time we spend developing the plan or based on the value of the funds you invest. This hourly based rate can be negotiated and may be up to \$396 per hour. Our plan (Statement of Advice) based fees are upwards from \$990 and price can vary depending on scope and complexity.

Through discussion, any combination of all of the above options can be agreed upon.

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, Wealth Guard Financial Solutions Pty Ltd has referral arrangements in place. If business is placed as a result of a referral, full details of the referral will be provided in your individual Statement of Advice.

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