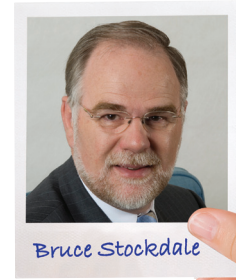


Adviser Profile

Bruce Stockdale



Who is my adviser?

Bruce Stockdale and Mentor Group Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd. 411 McClelland Drive, Langwarrin VIC 3910
Phone: 03 9789 1888 **Fax:** 03 9776 5711 **Email:** admin@mentorgroup.com.au

Bruce has over 12 years experience as a financial planner and has attained the following qualifications

- Diploma of Financial Planning and
- Diploma of Business (Accounting)

Bruce has also spent over 30 years in a variety of accounting and taxation roles at government, international corporation and local business level. For over 20 of those years, Bruce has been in public practice.

Bruce Stockdale ASIC Authorisation Number 246165.
Mentor Group Pty Ltd ASIC Authorisation Number 282279 ('Mentor Group')
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
 - Tax-effective investments
- **Government Debentures, Stocks and Bonds**
- **Securities**
 - Active direct shares and securities advice

How I am paid?

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 Mentor Group which engages me to provide financial services. The amount paid by Consultum to Mentor Group ranges from 95% to 99% of the fees and commission received. Mentor Group is owned by Bruce Stockdale and all profits after 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, are received by him.

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

Summary of Fee Options

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

Below is a summary of our payment options, which are inclusive of GST. A combination of more than one of the options may be agreed upon.

Financial Planning Advice Fee - You may be charged a fee for the professional services provided. The fee can vary depending on scope and complexity.

Adviser Service Fee Once-Off - The product provider deducts the fee for the services provided to you in relation to your account. This fee may be up to 5.5% of the investment value and/or from \$250.

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 2.1% per annum.

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

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

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

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

Where insurance products are recommended, the insurance provider may pay an initial commission of up to 135% of the value of the premium.

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

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?

No.

If you use the services of anybody I refer you to, I receive no fee or commission for the referral.