

Adviser Profile

Rodney Tate

Who is my adviser? **Rodney Tate** and Tate Financial Planning Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd.
21 Market Street, Nunawading VIC 3131
Phone: 03 9878 9444 **Fax:** 03 9878 9411

Rodney Tate has attained his Diploma of Financial Planning, through the Financial Planning Association of Australia Ltd.

Rodney has 18 years experience as a financial planner.

Rodney Tate ASIC Authorisation Number 242632.
Tate Financial Planning Pty Ltd ASIC Authorisation Number 243020.
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

How I am paid?

Your initial consultation and completion of a needs analysis will be free of charge. At this consultation, **Rodney Tate** will explain how we operate, what we can expect and our payment options.

Below is a summary of fee options:

Financial Health Check Package

This service provides an introduction to Financial Planning which includes a cash flow and budget management plan as well an initial assessment of your superannuation and insurance portfolio as well as debt reduction advice. A fee of \$330 will cover the meeting and any additional work required.

Preparation of Financial Plan

The cost to prepare your Financial Plan will range from \$330 to \$1,100, the fee payable will be dependent on the complexity of the advice being provided.

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

Plan Implementation Fee

2% for portfolios < \$50,000

1% for portfolios up to \$500,000

No additional charge for portfolios between \$500,000 and \$1 million

Portfolio of \$1 million plus – by negotiation

Ongoing Service Fee

0.66% of total funds invested

Consulting Fees - For any other service not specified above, we will charge a rate of \$150 per hour. The fees detailed above may be paid by cheque or collected from any investment product commissions received.

Where the payment of these fees is being funded by commissions, please see below:

- Your adviser will receive an initial or up-front commission of between 0% and 4.4% and an ongoing or trailing commission of between 0% and 1.1% for the product provider with whom you invest.
- Where your adviser has recommended tax-effective investments an initial/upfront and ongoing commission will be payable to your adviser. These amounts will be detailed within a Statement of Advice.
- Where insurance products are recommended, the insurance provider may pay us an initial commission based on the value of your premium. This can range up to 135% of the value of the premium. At renewal of the insurance policies, 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.

Where the commission received is not enough to cover the fees detailed above you will be invoiced for the difference. Where the commission received is greater than our implementation costs we will rebate back to your account any surplus commission greater than our plan implementation costs stated above.

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.