

Adviser Profile

Wendy Pinney

Who is my adviser? **Wendy Pinney** and Riverina Financial Planning Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd.
Suite 1, Level 1, 134 Fitzmaurice Street, Wagga Wagga NSW 2650
Phone: 02 6921 7853 **Fax:** 02 6925 8622

Wendy is a partner of Riverina Financial Planning and is an associate member of the Financial Services Institute of Australasia (Finsia). She has nearly 30 years of experience in the financial services industry and understands how essential sound financial planning advice is for families and businesses to protect their assets and lifestyles. Wendy is able to help create strategies for risk management, wealth creation, retirement and estate planning using a common sense approach.

Wendy has been awarded both the Diploma of Financial Services (Financial Planning) and the Advanced Diploma of Financial Services (Financial Planning) through the Financial Services Institute of Australasia (formerly the Securities Institute). She is also a member of the Financial Planning Association of Australia and is bound by the Associations Code of Ethics and Rules of Professional Conduct.

Wendy Pinney ASIC Authorisation Number 296991
Riverina Financial Planning Pty Ltd ASIC Authorisation Number 327258
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
- **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. These fees and commissions are then paid to Riverina Financial Planning which engages me to provide financial services. Riverina Financial Planning 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.

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

Summary of Fee Options

Any fee payable at the initial appointment will be advised when the appointment is made. 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 4.4% 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 may be 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 1.1% 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 be up to 35% of the value of the renewal premium amount.

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 can range from 1.1% to 3.3%.

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 \$330 per hour. Our plan (Statement of Advice) based fees are upwards from \$550 and price can vary depending on scope and complexity.

Through discussion, any combination of the above options may be negotiated.

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.