Adviser Profile

Craig Hewett

Who is my adviser?

Craig Hewett and Ashton Campbell Financial Services Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd.
Level 2, 13 Spring Street, Chatswood NSW 2067
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Craig entered the financial planning industry in 1982. The past 25 years have been in the capacity of founder, Managing Director and Senior Client Adviser of Ashton Campbell Financial Services Pty Ltd. Craig is a CERTIFIED FINANCIAL PLANNER™ (CFP®), a member of the Financial Planning Association and has completed the Diploma of Financial Planning.

Craig Hewett ASIC Authorisation Number 282343.
Ashton Campbell Financial Services Pty Ltd ASIC Authorisation Number 224780.
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. Consultum retains a percentage of up to 5% of these fees and commissions and then pays the balance to Ashton Campbell which engages me to provide financial services. The amount paid by Consultum to Ashton Campbell ranges from 95% to 99% of the fees and commission received. Ashton Campbell 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

Our initial appointment is free. 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.

We charge a fee for a comprehensive service.

Your Initial Fee will cover the costs of preparing your financial plan as well as implementing the recommendations, subject to a minimum plan fee of $2,750 plus GST.

Initial Fee	Ongoing Service Fee
3.3% first $100,000	1.1% first $500,000
1.65% next $100,000	0.825% next $500,000
0.825% next $100,000	0.55% next $500,000
0.55% thereafter	0.275% over $1,500,000

Our fees are normally settled by the commission that is paid by the product providers after placement of your investments. This means, that in most cases, we shall not need to issue an invoice unless, for any reason, there is insufficient commission generated. In this instance, an invoice will be generated for any shortfall. On rare occasions the commission we receive may be greater than your initial fee. Where this occurs, any surplus commission will be rebated to you.

Where insurance products are recommended, the insurance provider may pay us an initial commission based on the value of your premium. This commission may be 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 be up to 35% of the value of the renewal premium amount.

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 in the Statement of Advice.

All fees and/or commissions relating to the advice shall be detailed in the Statement of Advice.

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.

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