

Adviser Profile

Warren Brooks

Who is my adviser? **Warren Brooks** and Meridian Financial Planning Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd.
Suite 11 Menai Metro, 62 – 70 Allison Crescent, Menai NSW 2234
Phone: 02 9543 7821 **Fax:** 02 9543 2277

Warren has completed units 1 - 4 in the Diploma of Financial Planning and has over 10 years experience as a financial planner. He is a qualified Accountant and is a Member of the National Institute of Accountants.

Warren Brooks ASIC Authorisation Number 224408.
Meridian Financial Planning Pty Ltd ASIC Authorisation Number 285569.
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:

- **Life Products including:**
 - Investment life insurance products
 - Life risk insurance products

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 Meridian Financial Planning which engages me to provide financial services. The amount paid by Consultum to Meridian Financial Planning ranges from 95% to 99% of the fees and commission received. Meridian 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.

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.

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

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

Initial & Ongoing Commission - where insurance products are recommended, the insurance provider may pay Consultum an initial commission based on the value of your premium. This commission may be up to 125% of the value of the premium. When 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.

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. Our plan (Statement of Advice) based fees are upwards from \$1,100 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?

No.