Adviser Profile

Mike Jones

Who is my adviser?

Mike Jones and Prosperity Partners are Authorised Representatives of
Consultum Financial Advisers Pty Ltd.
Suite 2, 136 Stirling Highway, Nedlands WA 6009
Phone: 08 9442 0666 **Fax:** 08 9442 0611

Mike is regarded as an experienced leader in the financial services industry, with skills and experience honed over the past 20 years. He has worked extensively as a strategist in the financial planning industry and has consulted to a number of successful financial planning firms in the areas of corporate superannuation and investment planning, additionally he has lectured for the Securities Institute of Australia in the Graduate Financial Planning program and has been a member of the Financial Planning Practitioners committee in Western Australia.

Mike has completed a Masters Degree in Leadership and Management, a Bachelor Degree in Management and Marketing and currently holds several financial industry diplomas including the title of Certified Financial Planner.

Mike Jones ASIC Authorisation Number 293859.
Wotif Pty Ltd trading as Prosperity Partners ASIC Authorisation Number 303569.
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

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

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 Prosperity Partners, which engages me to provide financial services. The amount paid by Consultum to Prosperity Partners ranges from 95% to 99% of the fees and commission received. As the Director of Prosperity Partners, I receive a yearly profit distribution. Prosperity Partners 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 $385 inclusive of GST. 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:

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 may be negotiated and can be up to $385 per hour. Our plan (Statement of Advice) based fees are upwards from $3,575 and price can vary depending on scope and complexity.

Insurance Recommendations - 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 and can be used to offset the above financial planning advice fees.

Where a life insurance policy is renewed, 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.

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.

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