

Adviser Profile

Kelly Roche

Who is my adviser?

Your adviser is **Kelly Roche** of Moneywise Global Pty Ltd.
Authorised Representatives of Consultum Financial Advisers Pty Ltd.
Level 5, 545 Queen Street, Brisbane, QLD 4000 **Phone:** 0423 823 295 **Fax:** 07 3170 7531
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Industry Education, Experience & Areas of Interest & Expertise

Kelly studied economics and international relations at the London School of Economics before undertaking a Masters degree in development studies at the School of Oriental and African Studies. She then worked on development projects in Central America and later spent several years as a tour leader in Latin America. After leaving the travel industry, Kelly decided to re-train in the field of financial planning. Her first role in the industry was working in the business development team at the head office of a licensed security dealer, Count Financial Ltd. Kelly has worked in the Sydney and Perth Moneywise Global offices before moving to join the Brisbane team in January 2011. She completed her post graduate Diploma in Financial Planning with the Securities Institute in 2005, and is a CERTIFIED FINANCIAL PLANNER.

Investment Style

Kelly's focus is on wealth creation strategies, to help clients obtain financial freedom as defined by specific client goals. After an initial review of current asset position and cash flow analysis, superannuation, salary packaging and investment strategies are employed to maximise wealth creation potential. Managed funds, securities and superannuation are important components of comprehensive client investment strategies. A close working relationship with clients will ensure that financial strategies are always appropriate to the client.

Professional Associations

Member of the Financial Planning Association
Kelly Roche ASIC Authorisation Number 226338.
Moneywise Global Pty Ltd ASIC Authorisation Number 345261.
Consultum Financial Advisers Pty Ltd. ABN 65 006 373 995.
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
 - Tax-effective investments
- **Securities**
 - As a referral service through an approved broker only

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 charges Moneywise Global Pty Ltd a flat monthly fee and all fees and commissions earned are 100% retained by Moneywise Global. Moneywise Global remunerates me via a base salary and productivity incentives, based on any actions or outcomes that you achieve based on my recommendations.

These incentives are paid to me by Moneywise Global for recommendations accepted by you and range from \$10 to \$100 for each recommendation (paid on completion only). Any incentive payments I receive are **not an additional fee payable by you**.

Summary of Fee Options

Moneywise Global does not charge any Upfront/Initial Commissions or Upfront/Initial Adviser Services Fees on Superannuation/Investment recommendations. Only Ongoing Commissions and Fees are payable and these charges are outlined below. Where I receive a portion of the fees and commissions payable to Moneywise Global, these are also explained below.

Please note that 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).

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

Upfront Insurance Commission - 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 will be payable to Moneywise Global. Where insurance is recommended outside superannuation, then I may also be entitled to receive 30% of the commission payable to Moneywise Global.

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 0.5% 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 16.5% of the value of the renewal premium amount.

Financial Planning Advice Fee - You may be charged a fee ranging from \$500 to \$3,000 for the preparation and provision of a Statement of Advice. The fee payable will be dependent on the level of complexity of the advice being provided and will be agreed to prior to the commencement of any work. This fee will be retained by Moneywise Global and I may be entitled to retain 20% of this fee.

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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