

# Adviser Profile

John Tatterson

**Who is my adviser?** **John Tatterson** and STM Financial Planning Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd.  
Level 1, 21 Maroondah Hwy, Croydon VIC 3136  
**Phone:** 03 9879 8355 **Fax:** 03 9870 1655

John is a principal Financial Adviser and Director of STM Financial Planning Pty Ltd. His primary role is to provide clients with advice and strategies to help them achieve their lifestyle and financial goals.

John is a fully qualified adviser having completed a Bachelor of Commerce (University of Melbourne), a Diploma of Financial Planning, ASX Listed Products Accreditation, Self Managed Superannuation Fund accreditation and has achieved the CERTIFIED FINANCIAL PLANNER™ designation.

John has over 9 years experience in the Financial Planning industry.

John Tatterson ASIC Authorisation Number 231039.  
STM Financial Planning Pty Ltd ASIC Authorisation Number 338913.  
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 we and our 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 STM Financial Planning Pty Ltd, which engages me to provide financial services. The amount paid by Consultum to STM Financial Planning Pty Ltd ranges from 95% to 99% of the fees and commission received. I am a salaried employee of STM Financial Planning Pty Ltd and also receive up to 25% of any fees and commissions received by STM Financial Planning Pty Ltd.

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

STM Financial Planning Pty Ltd 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 consultation appointment is free. At this meeting, I will explain our 4 step advice process and how we can assist you. All fees and commissions 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 be provided with our detailed Client Value Proposition.

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

**Once off Adviser and Implementation Fees** - Adviser and Implementation Fees can either be paid directly via invoice or deducted from funds invested.

**Initial Commission** - Certain product providers pay initial commissions to Consultum based on the value of your investment or your premium for insurances. This may be up to 4.4% for investments and up to 125% of the value of the premium for insurances. Where possible we may rebate commissions.

**Adviser Service Fee Ongoing** - The Ongoing Adviser Service Fee can either be paid directly via periodical debit or through the product provider who deducts the fee from the account balance and pays this amount to Consultum. The amounts paid will depend on the service package provided 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 certain products and is paid by the product provider to Consultum. The amounts paid will depend on the value of the investment and on the premium for insurances. This commission may be up to 0.60% per annum for investments and up to 35% of the value of the renewal premium amount for insurances.

**Financial Planning Advice Fee** - You will be charged a fee, based on the time we spend developing the plan. Our current hourly rate is up to \$330 per hour. Our plan (Statement of Advice) based fees range upwards from \$2,200 and the price varies 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?**

Yes.

STM Financial Planning Pty Ltd has referral arrangements in place. If business is placed as a result of a referral, full details of any applicable referral fee will be provided in your individual Statement of Advice.