Adviser Profile

Simon Finch

Who is my adviser?

Your adviser is **Simon Finch** of Moneywise Global Pty Ltd.
Authorised Representatives of Consultum Financial Advisers Pty Ltd.
Level 8, 234 Sussex Street, Sydney, NSW 2000 **Phone:** 02 9423 8113 **Fax:** 02 8080 8899
Email: simon.finch@moneywiseglobal.com

Industry Education, Experience & Areas of Interest & Expertise

Simon holds a Bachelor of Business Studies (Finance) and a Graduate Diploma of Financial Planning (Finsia). He has been an Authorised Representative since 2008 and has worked for both boutique and large financial planning organisations, including a number of years with St George Bank. Simon provides expert financial advice to clients. He has experience in investment management, retirement planning, superannuation and Self Managed Superannuation Funds, wealth creation and risk management and recommending appropriate strategic structures. Simon's passion is to build a long-term relationship with his clients, giving them direction in their financial future. He provides peace of mind by delivering quality financial advice. He enjoys working closely with clients to develop effective investment strategies and structures which help clients work towards their financial goals.

Investment Style

Simon's focus is on wealth creation strategies, which are devised 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 for client needs.

Simon Finch ASIC Authorisation Number 328356.
Moneywise Global Pty Ltd ASIC Authorisation Number 345261.
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
- **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.

moneywise GLOBAL

Consultum Financial Advisers

How are you remunerated?

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 Pty Ltd. Moneywise Global Pty Ltd remunerates me via a base salary and incentives, that are based on the revenue I have generated for the business.

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 any 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 the time we spend or on the complexity of developing your plan. Our current hourly rate is $220 per hour. Our Statement of Advice production fee ranges from a minimum of $550 and the charge varies depending on the scope and complexity of the plan. This fee will be retained by Moneywise Global and I may be entitled to retain a maximum of 30% of this fee.

To make it easy you have a choice of how to pay our plan fee. You can either be invoiced directly or our fee can be debited directly from funds invested.

Implementation Fee - You may be charged a fee based on the time we spend implementing the recommendations and strategies outlined in your plan. Our current hourly based rate is $220 per hour. Our implementation fee ranges from a minimum of $550. The price varies depending on the complexity, the degree of facilitation required, and the checking, confirmation and quality control to ensure correct and accurate action has been undertaken on your behalf.

You have a choice of how to pay our implementation fee, which can either be invoiced directly to you or debited directly from funds invested.

Ongoing Service Fee - You may be charged an ongoing service fee and there is a range of fee payment options available from a fixed monthly amount to ad-hoc service fees as and if additional advice is required. This fee will be dependent on the service levels required to provide ongoing advice, scheduling of regular ongoing reviews and the time that it takes to professionally manage your accounts to ensure you are kept up to date and your strategies remain current.

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 a maximum of 30% of the commission payable to Moneywise Global Pty Ltd.

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 a maximum of 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 a maximum of 16.5% of the value of the renewal premium amount.

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.

CFA - 0017 05/2012z

Date of completion of Adviser Profile: 17 May 2012, Version 2.

Consultum Financial Advisers
ABN 65 006 373 995
AFS Licence No. 230323
Level 6, 161 Collins Street
Melbourne VIC 3000
1800 062 134
www.consultum.com.au

MW moneywise GLOBAL

Consultum Financial Advisers