

Part two: Adviser Profile

Roger Paul

There are two parts to the Financial Services Guide (FSG). This Adviser Profile forms Part two of your FSG and should be read in conjunction with Part one before making any decisions.

Introducing your financial adviser

Roger Paul and Financial Coaching Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

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Financial Coaching was established in 1969 and is a financial planning firm that believes in the difference that our advice can make - whatever your stage of life. Getting the right advice from Financial Coaching means that you can be confident that you are on track to achieving your goals and aspirations. Financial Coaching has a strong team of financial advisers - Roger Paul, Melanie Monk, Tim Farrell, and Brad Witt who all have a solid background in the financial planning environment.

Roger joined the financial services industry in 1989 and is the Principal of Financial Coaching. Financial Coaching's core values and philosophies are rooted in Roger's desire to help individuals and organisations understand what they should do and who can help them achieve "financial independence".

Authorisations	Qualifications and memberships
Roger Paul ASIC Authorisation Number 235815. Financial Coaching Pty Ltd ASIC Authorisation Number 235491.	CERTIFIED FINANCIAL PLANNER® Professional Diploma of Financial Planning Member of Financial Planning Association of Australia (FPA)

Financial products and services

Your adviser is authorised by Consultum to provide financial product advice to wholesale and retail clients on the following classes of products:

<ul style="list-style-type: none"> ■ Deposit products 	<ul style="list-style-type: none"> ■ Superannuation products, including: <ul style="list-style-type: none"> — public offer superannuation funds — account-based pensions and complying annuities — corporate superannuation funds
<ul style="list-style-type: none"> ■ Life products including: <ul style="list-style-type: none"> — investment life insurance products — life risk insurance products 	<ul style="list-style-type: none"> ■ Retirement savings accounts
<ul style="list-style-type: none"> ■ Managed investment products, including: <ul style="list-style-type: none"> — master trusts, wrap facilities, property funds — margin lending — tax-effective investments 	<ul style="list-style-type: none"> ■ Securities <ul style="list-style-type: none"> — As a referral service through an approved broker only

Roger Paul is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service, where the advice is:

- provided in the context of the personal advice authorised by Consultum, and
- part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO, etc), are not provided under Consultum's AFSL and are not covered by this FSG. They should be treated as a separate business activity.

How is your financial adviser paid?

The fees and commissions payable to Financial Coaching Pty Ltd are explained in Part one of the FSG and also below. Fees noted below are received by Consultum and paid in full to Financial Coaching Pty Ltd. Financial Coaching Pty Ltd pay Consultum a fixed annual fee. Of the amount received by Financial Coaching Pty Ltd from Consultum, your adviser is paid a salary, part of which may cover your adviser's operational expenses.

Service and advice fees paid by you

Your initial appointment is complimentary. At this meeting, Roger Paul will explain how Financial Coaching Pty Ltd operates, what you can expect and the payment options. All fees and commissions payable by you will be explained to you at the time advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

You can expect to be quoted one or a combination of the options below prior to the provision of advice. All amounts noted below are inclusive of GST:

Financial planning advice fee – The fees will depend on the size of the investment portfolio and the complexity of the advice. We can charge a minimum hourly rate of \$330.

Strategy and Implementation Fee – Strategy & Implementation Fee which covers our advice and implementation of that advice. This is agreed upon with you, prior to any costs being incurred. This is a once only fee and the charge depends on the complexity of the advice required. As a guide, we may charge in the range of a minimum fee of \$1,100 and maximum fee of \$15,000 depending on the complexity of the strategy and the time it takes us to prepare our advice. You have the ability to pay the Strategy & Implementation fee via an invoice or directly deducted from your investments placed.

Ongoing Service Fee - A fee for the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided. Our minimum fee is \$550 while the maximum is 2.5 per cent of the value of your portfolio each year. For example for investment valued at \$200,000 the maximum ongoing fee would be \$5,000 per annum.

Fee for service – once-off

Ad hoc advice - Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of \$660 minimum may apply.

Execution only service - Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off minimum of \$660 and a maximum of \$15,000 fee may apply.

Commission for life risk insurance products – An initial commission of up to 130 per cent of the first year's annual premium and then ongoing commission of up to 40 per cent of the annual premium paid.

Other benefits

Apart from the "Other benefits" section disclosed in part one, there are no other benefits received or relationships that may influence the recommendation.

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