

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

Level 5, 10 Queens Road, Melbourne VIC 3001

T: 03 9821 4100 | F: 03 9820 2517

E: pc@financialcoaching.net.au

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, Brad Witt, Ryan Wadsworth, Glenn Clapham, Don Dwyer and Graeme Head who all have a solid background in the financial planning environment.

Melanie is the General Manager Advice for Financial Coaching and has over 15 years' experience in Financial Planning. In her role of Financial Adviser she enjoys building trusted relationships with her clients and guiding them through all stages of their lives to make smart and informed financial choices that are aligned to their most important goals.



Authorisations

- Roger Paul ASIC Authorisation Number 235815.
- Financial Coaching Pty Ltd ASIC Authorisation Number 235491.



Qualifications and memberships

- CERTIFIED FINANCIAL PLANNER® Professional
- Diploma of Financial Planning
- Member of Financial Planning Association of Australia (FPA)
- Margin Lending accreditation



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:

Deposit products

Life products including:

- investment life insurance products
- life risk insurance products

Managed investment products, including:

- master trusts, wrap facilities, property funds
- margin lending products
- tax-effective investments

Superannuation products, including:

- public offer superannuation funds
- account-based pensions and complying annuities
- corporate superannuation funds

Retirement savings accounts

Securities

- 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 who 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 will have the ability to select your preferred payment option from the options below prior to the provision of advice. All amounts noted below are inclusive of GST:

Fee for service – once-off

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.

Fee for service - ongoing

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 – Policies issued from 1 January 2018

Initial commission payable under an upfront structure will be capped at 88 per cent, then reduce to 77 per cent from 1 January 2019, before settling at 66 per cent from 1 January 2020. Ongoing commission under an upfront structure will be capped at 22 per cent of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37 per cent.

Increases to Policies issued before 1 January 2018

There may be an initial commission payable of up to 130 per cent of the first year's annual premium and then ongoing commission of up to 37 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.

Date of completion of Adviser Profile

15 January 2019, version 6