

Part two: Adviser Profile

Andrew Campbell

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

Introducing your financial adviser

Andrew Campbell and Financial Wealth Solutions Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

42 Beltana Crescent, Buddina QLD 4575

T: 07 5444 3754 | E: andrew@fwsolutions.com.au

Andrew has been a financial adviser since 1995 and has developed a loyal clientele. His core business is the provision and implementation of strategic advice to deliver sound financial outcomes. This is further enhanced by the ongoing review process which ensures his advice is continually adjusted to meet changing circumstances and needs. He worked as an adviser within a number of boutique financial planning firms prior to establishing his own practice.

Authorisations	Qualifications and memberships
Andrew Campbell ASIC Authorisation Number 229498. Financial Wealth Solutions Pty Ltd ASIC Authorisation Number 1244986.	Bachelor of Business – Major Finance/Management CERTIFIED FINANCIAL PLANNER® professional Diploma of Financial Planning Diploma of Financial Services – Mortgage Broking Member of FPA Member of MFAA

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 – self-managed 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 products – tax-effective investments 	<ul style="list-style-type: none"> ■ Securities <ul style="list-style-type: none"> – Active direct shares and securities advice
<ul style="list-style-type: none"> ■ Government debentures, stocks and bonds 	<ul style="list-style-type: none"> ■ Managed Discretionary Account (MDA) investment programs

Andrew Campbell 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 Wealth Solutions are explained in Part one of the FSG and also below. Consultum may retain up to 5 per cent of these fees and commissions and then pay the balance to Financial Wealth Solutions, which engages your adviser to provide financial services. Of the amount received by Financial Wealth Solutions 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, Andrew will explain how Financial Wealth Solutions 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 product provider deducts a once-off fee for the services provided to you in relation to your account. This fee can vary between \$500 to \$2,500 depending on complexity and time involved.

Statement of Advice (SoA) – A statement of advice fee is charged to cover the cost of researching, developing and preparing your advice document. This fee ranges from \$500 to \$2,500 depending on complexity.

Fee for service – implementation - initial – An initial fee for service represents the cost of implementing the advice contained in the SoA. This fee may be charged as a percentage of up to 2 per cent of assets under advice or charged as a flat dollar amount up to \$10,000.

Fee for service – ongoing – An ongoing fee for service represents the cost of providing our ongoing professional services to you. A summary of the services which you receive for this fee is contained in the SoA or in our services agreement. This fee may be up to 1.1 per cent per annum of assets under advice or charged as a flat dollar fee of up to \$10,000, or a combination of both options can be negotiated depending on the complexity of the advice and the agreed level of service being provided.

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.

Date of completion of Adviser Profile: 2 December 2016, version 3