

Adviser Profile

Brian Plain

Who is my adviser? Your adviser is **Brian Plain**. Brian and Capital Results Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd.
34 Denman Street, Turrumurra NSW 2074
Phone: 02 9449 4834 **Fax:** 02 9449 4745

Qualifications:

- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Management
- BSc Agr (Hon)

Brian worked as a management consultant throughout regional NSW and Victoria from 1980, providing financial and strategic advice to family and small businesses. From 1989, Brian worked in funds management and marketing within the banking and finance sectors, before transferring to financial planning, initially with Winchcombe Carson Financial Planning, in 2002.

Brian Plain ASIC Authorisation Number 231028.

Capital Results Pty Ltd ASIC Authorisation Number 314768.

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 will I pay for the services?

Our initial appointment is at our expense. 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 personal advice.

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

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

Fee for Service - based on either the time we spend developing your plan or on the value of the funds you invest. This will be negotiated and confirmed prior to proceeding with the recommendation. Our hourly rate may be up to \$330. Where the fee charged is based on the value of funds you invest, this will range between 0.55% and 3.3% of your portfolio. If you choose to pay a fee, we may rebate to you any commission we would otherwise receive from the fund manager/s. If appropriate we will invoice you for the fee when you receive our written recommendation.

Upfront Commission - commission is included in the entry fees charged by Fund Managers or it is paid directly by the Fund Manager where there is no entry fee. This may range between 0% - 4.4% dependent on the product provider and the specific product recommended.

Tax Effective Investments - where we have recommended tax-effective investments an initial or upfront commission will be payable to your adviser. These amounts will be detailed within a Statement of Advice.

Ongoing Commission - part of the Fund Managers ongoing management fee may be payable in relation to your investment while it remains in place. This commission may range from 0% to 1.1%. Where personal advice is provided, any commissions/fees/benefits payable will be detailed in full in your Statement of Advice.

Insurance - where insurance products are recommended, we may be paid an initial commission by the insurance provider of up to 125% of the value of the premium. Renewal commissions of up to 35% of the value of the renewal premium amount may also be paid by the insurance provider.

What amounts do my employer and other related entities receive?

Clients and product providers pay fees and commissions to Consultum which are explained in the Financial Services Guide and also above. Consultum retains a percentage of up to 5% of these fees and commissions and then pays the balance to Capital Results which appointed me as an adviser to provide financial services. The amount paid by Consultum to Capital Results ranges between 95% and 99% of the fees and commission received by Consultum. Capital Results pays me 100% of any commission received by it.

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.

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Consultum Financial Advisers

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