

## Part 2 Adviser Profile

### Angelo Veschetti

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

Angelo Veschetti and Northern Plateau Pty Ltd t/as Veschetti-Crompton Financial Advisers are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

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Angelo commenced his financial planning career in 2005 after a 15 year career in the Army. Angelo has a Masters in Financial Planning and is a Certified Financial Planner® practitioner of the Financial Planning Association.



#### Authorisations

- Angelo Veschetti ASIC Authorisation Number 434774.
- Veschetti-Crompton Financial Advisers ASIC Authorisation Number 464755



#### Qualifications and memberships

- Masters in Financial Planning
- Bachelor of Professional Studies (management)
- Certified Financial Planner® practitioner



#### 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

##### Government debentures, stocks and bonds

##### Superannuation products, including:

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

##### Retirement savings accounts

##### Securities

- Active direct shares and securities advice

##### Managed Discretionary Account (MDA) investment programs

Angelo Veschetti 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 Veschetti-Crompton Financial Advisers 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 Veschetti-Crompton Financial Advisers, which engages your adviser to provide financial services. Of the amount received by Veschetti-Crompton Financial Advisers from Consultum, your adviser is paid a salary and profits as the business owner.



## Service and advice fees paid by you

Your initial appointment is complimentary unless agreed otherwise. At this meeting, Angelo will explain how Veschetti-Crompton Financial Advisers operates, what you can expect and the payment options. All fees and commissions payable by you will be explained to you before advice is given and will also be detailed in a Statement of Advice, Record of Advice and/or 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:

### Statement of Advice (SOA)

A once-off statement of advice fee is charged to cover the cost of our expert advice and includes researching, developing and preparing your advice document (SoA). This fee ranges from \$330 to \$1,500 depending on complexity. This fee is typically direct debited from your agreed account after the advice is provided.

### Fee for service - ongoing

An ongoing fee for service represents the cost of implementing the recommendations in the SoA and providing our ongoing professional services to you. A summary of the services you receive for this fee is contained in the SoA or in our services agreement. This fee will be negotiated with you before advice is given and depends on the complexity of the advice and the agreed level of service being provided. This fee is typically a quarterly payment in arrears direct debited from your agreed account when we begin implementation.

### 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

4 January 2019, Version 4