

Collin Fox

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

Collin Fox and Moneywise Global Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

275 Grey Street, South Brisbane QLD 4101

T: 07 3181 9007 | M: 0466 930 754

E: collin.fox@moneywiseglobal.com

Collin has been in the Financial Planning industry since 2004 and has experience providing a wide range of advice across all ages.

He holds a Bachelor of Business majoring in Finance and Management, as well as an Advanced Diploma of Financial Planning (ADV DIP FP).

He is passionate about understanding your personal and financial goals and providing easy to understand advice to help you achieve what is most important to you.

He specialises in retirement planning and is passionate helping his clients ensure they have the retirement lifestyle they desire through careful planning and investing.



Authorisations

- Collin Fox ASIC Authorisation Number 001002833.
- Moneywise Global ASIC Authorisation Number 345261.



Qualifications and memberships

- Advanced Diploma of Financial Services (Financial Planning)
- Bachelor of Business (Finance and Management)



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

Collin Fox is authorised to provide a tax (financial) service (under supervision), 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 Moneywise Global 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 Moneywise Global, which engages your adviser to provide financial services. Of the amount received by Moneywise Global from Consultum, your adviser is paid a salary, part of which may cover your adviser's operational expenses.

Your adviser is remunerated by Moneywise via a base salary and may receive a bonus of a maximum of 10% of their remuneration package at the end of the financial year. The bonus is reflective of the entire Moneywise Group reaching the EBIT result.



Service and advice fees paid by you

Moneywise Global does not charge any upfront/initial commissions on superannuation/investment recommendations. Only ongoing commissions and fees are payable and these charges are outlined below.

Please note that 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). Any of the below payments will be made as agreed with you to the extent permitted by law.

Following is a summary of our payment terms, which are inclusive of GST:

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.

Commission for group insurance policies

For insurance held within your superannuation, there are no commissions payable on group insurance policies that commenced after 1 July 2013. For group insurance policies within superannuation that commenced prior to 1 July 2013, commissions may be received. Commissions may also be payable for retail insurance policies held within superannuation irrespective of the date of commencement.

Financial planning advice fee

You may be charged a fee up to \$5,500 for the preparation and provision of a Statement of Advice. The fee payable will be dependent on the level of complexity of the advice being provided and will be agreed to prior to the commencement of any work.

Through discussion, any combination of the above options may be negotiated.



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

19 October 2018, version 1