

Part two: Adviser Profile

Samantha Robinson

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

Samantha Robinson and Pursue Wealth Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

174 Cecil Street, South Melbourne VIC 3205

T: 03 9686 1784 | E: sam@pursuewealth.com.au

Sam is passionate about her clients and the long-term relationships she holds with them. When discussing your goals with her you will realise that she is a firm believer in 'tough love' to ensure you achieve your dreams. Sam believes and adopts the highest standards of ethics and compliance and is the Victorian Director of the Association of Financial Advisers (AFA). Sam is currently undertaking additional study to become a Fellow Chartered Financial Practitioner (FChFP).

Authorisations	Qualifications and memberships
<p>Samantha Robinson ASIC Authorisation Number 422102.</p> <p>Pursue Wealth Pty Ltd ASIC Authorisation Number 469120.</p>	<p>Advanced Diploma of Financial Planning</p> <p>Association of Financial Advisers (AFA)</p>

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 	

Samantha Robinson 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 Pursue Wealth Pty Ltd 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 Pursue Wealth Pty Ltd, which engages your adviser to provide financial services. Of the amount received by Pursue Wealth 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, Sam will explain how Pursue Wealth 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:

Statement of Advice (SoA) - Fee for service - once-off - A statement of advice fee is charged to cover the cost of researching, developing and preparing your advice document. This is charged as a flat fee of \$3,185 for individuals and \$2,167 for each member of a couple, however depending on the complexity of the advice sought and the time involved, this fee may be higher.

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 is charged as a flat fee ranging from \$1,428 to \$4,740 for individuals and from \$1,194 to \$3,570 for each member of a couple. This fee may vary depending on the complexity of your advice and the time involved.

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

Pursue Wealth has referral arrangements in place. If business is placed as a result of a referral, full details of any applicable referral fee will be provided in your individual Statement of Advice.

Date of completion of Adviser Profile: 13 February 2017, version 4