

# Part two: Adviser Profile

## Roxy Kruger

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

Roxy Kruger and WP Exhibition St Pty Ltd t/as PMD Financial Advisers are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

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Roxy has over 19 years' experience in the financial planning industry. As Adviser and Manager, Private Client Services, Roxy is committed to quality client services. Roxy specialises in retirement planning, investment management and superannuation.

Authorisations	Qualifications and memberships
Roxy Kruger ASIC Authorisation Number 299306. PMD Financial Advisers ASIC Authorisation Number 1245009.	Advanced Diploma of Financial Planning (Financial Services)

### 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"> <li>■ Deposit products</li> </ul>	<ul style="list-style-type: none"> <li>■ Superannuation products, including:               <ul style="list-style-type: none"> <li>— public offer superannuation funds</li> <li>— account-based pensions and complying annuities</li> <li>— corporate superannuation funds</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>■ Life products including:               <ul style="list-style-type: none"> <li>— investment life insurance products</li> <li>— life risk insurance products</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>■ Retirement savings accounts</li> </ul>
<ul style="list-style-type: none"> <li>■ Managed investment products, including:               <ul style="list-style-type: none"> <li>— master trusts, wrap facilities, property funds</li> <li>— margin lending products</li> <li>— tax-effective investments</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>■ Securities               <ul style="list-style-type: none"> <li>— As a referral service through an approved broker only</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>■ Managed Discretionary Account (MDA) investment programs</li> </ul>	

Roxy Kruger 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 PMD 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 PMD Financial Advisers which engages your adviser to provide financial services. Of the amount received by PMD Financial Advisers 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, Roxy will explain how PMD Financial Advisers 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 \$550 to \$5,500 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 typically ranges from \$2,200 to \$5,500 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 \$1,100.

**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 starting from \$5,500, 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: 13 July 2016, version 1