

Part 2 Adviser Profile

Rebecca Lister

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

Rebecca Lister and PLANit (QLD) Pty Ltd t/as PLANit Financial Services are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

15 Kyabra Street, Newstead QLD 4006

T: 07 3330 3000 | F: 07 3330 3011

E: rebecca@planitfinancialservices.com.au

Rebecca Lister has over 13 years' experience in the financial services industry specialising in creating financial strategies that assist in achieving clients' objectives. In addition to her financial planning qualifications, she is also an accredited aged care adviser.



Authorisations

- Rebecca Lister ASIC Authorisation Number 297054.
- PLANit Financial Services ASIC Authorisation Number 332090



Qualifications and memberships

- Advanced Diploma of Financial Planning
- Bachelor of Arts
- AFP® member of the Financial Planning Association
- SMSF Specialist Course
- Accredited Aged Care Professional (Aged Care Steps)



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

Rebecca Lister 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 PLANit Financial Services 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 PLANit Financial Services, which engages your adviser to provide financial services. Of the amount received by PLANit Financial Services 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, Rebecca Lister will explain how PLANit Financial Services 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 will be based on an hourly rate of \$300 and the total fee will depend on complexity and time involved. Alternatively you may elect to pay the once off fee for service by direct payment.

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 ranges from \$770 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 of up to \$2,500 per month, 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 – 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?

PLANit Financial Services 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

2 July 2018, Version 4