

Part two: Adviser Profile

Roger Ellingworth



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

Roger Ellingworth and Next Step Financial Strategies Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

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Roger has been in the financial planning industry since 1983 and predominantly specialises in retirement planning. Along with the responsibilities of the strategic direction of the practice and management of staff, Roger's primary role is to assist clients in achieving their financial and lifestyle goals in retirement.

Authorisations	Qualifications and memberships
Roger Ellingworth ASIC Authorisation Number 231044. Next Step Financial Strategies ASIC Authorisation Number 430291.	CERTIFIED FINANCIAL PLANNER® professional Diploma of Financial Services (Financial Planning) Master Degree in Business 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:

<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"> — As a referral service through an approved broker only

Roger Ellingworth 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 Next Step Financial Strategies 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 Next Step Financial Strategies, which engages your adviser to provide financial services. Of the amount received by Next Step Financial Strategies 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, Roger Ellingworth will explain how Next Step Financial Strategies 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) – A statement of advice fee is charged to cover the cost of researching, developing and preparing your advice document. This fee for service is up to \$3,300.

Fee for service – implementation - initial – An initial fee for service represents the cost of implementing the advice contained in the SoA. This fee for service if applied may be up to \$3,300.

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. For example, if your assets under advice was \$300,000, the amount of fees you will incur for each year will total \$3,300. Alternatively you may be charged at an hourly rate of \$330, 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

Next Step Financial Strategies 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: 3 October 2016, version 3