

Part two: Adviser Profile

Andrew Molyneaux

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

Andrew Molyneaux and Rba Financial Group Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

46 The Boulevard, Ivanhoe VIC 3079

T: 03 5822 1288 | F: 03 5822 1270 | M: 0408 967 728 | E: amolyneaux@rbafinancial.com.au |

W: rbafinancial.com.au

Andrew joined Rba in 2011 and is now a part owner of the business. He is an experienced financial planner with a wide knowledge base, responsible for servicing clients in Melbourne, Shepparton and surrounding areas.

Authorisations	Qualifications and memberships
Andrew Molyneaux ASIC Authorisation Number 407414 Rba Financial Group Pty Ltd ASIC Authorisation Number 235568	Advanced Diploma in Financial Planning Post Graduate Diploma in Business Bachelor degree Biomedical Science (Honours) Member Financial Planning Association of Australia

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 	

Andrew Molyneaux 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 RBA Financial Group Pty Ltd are explained in Part one of the FSG and also below. Fees noted below are received by Consultum and paid in full to RBA Financial Group. RBA Financial Group pay Consultum a fixed annual fee. Of the amount received by RBA Financial Group 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, Andrew will explain how Rba Financial Group 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 \$350 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 \$1,100 to \$6,600 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 flat dollar amount up to \$6,600.

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 charged as a flat dollar fee of up to \$12,000 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

Apart from the "Other benefits" section disclosed in part one, there are no other benefits received or relationships that may influence the recommendation.

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