

# Adviser Profile

**Professional Investment Services Pty Ltd** - ABN 11 074 608 558  
Australian Financial Services Licence No. 234951 - Principal Member FPA  
Head Office: Corporate Centre Cnr Bundall Road & Slatyer Ave, BUNDALL QLD 4217  
T: 07 5574 0244 F: 07 5574 0180  
E: [info@proinvest.com.au](mailto:info@proinvest.com.au) W: [www.proinvest.com.au](http://www.proinvest.com.au)



## Danny Mattsson

Authorised Representative Number: 245036

**A:** 23 Main Street,  
**HERVEY BAY QLD 4655**  
**P:** PO Box 353  
**HERVEY BAY QLD 4655**

**T:** 07 4124 2499  
**M:** 0418 744 497  
**F:** 07 4124 5444  
**E:** [danny@proinvest.info](mailto:danny@proinvest.info)

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This Adviser Profile forms part of the Financial Services Guide and provides you with additional information about your adviser who is an Authorised Representative of Professional Investment Services Pty Ltd (PIS).

### Education

- Certified Financial Planner
- Diploma of Financial Planning
- SMSF Specialist Adviser

### Memberships

- FPA - Financial Planning Association
- SPAA - Self Managed Super Fund Professionals' Association of Australia
- Rotary Club of Hervey Bay Sunrise
- Hervey Bay Chamber of Commerce

### Experience

- I have worked as a Financial Planner for the past 17 years and have worked in the financial services industry for over 24 years
- I have worked with Professional Investment Services since November 1998.

## Areas of Authorisation

Danny is authorised by PIS to provide financial product advice and deal in the following areas:

| Financial Services                              | Product Types                            | Is your adviser authorised to provide this advice? |
|---|--|--|
| <b>Investments</b>                              | Basic Deposit Products                   | ✓  |
|   | Managed Investments                      | ✓  |
|   | Debentures                               | ✓  |
|   | Investment Bonds                         | ✓  |
|   | Direct Shares                            | ✓  |
|   | Margin Lending / Gearing                 | ✓  |
| <b>Superannuation &amp; Retirement Planning</b> | Self Managed Superannuation Funds        | ✓  |
|   | Annuities                                | ✓  |
|   | Corporate Superannuation                 | ✓  |
|   | Personal Superannuation                  | ✓  |
|   | Employer Sponsored Superannuation        | ✓  |
|   | Account Based Pensions                   | ✓  |
|   | Retirement Savings Accounts              | ✓  |
| <b>Risk Insurance</b>                           | Insurance within Superannuation          | ✓  |
|   | Total and Permanent Disability Insurance | ✓  |
|   | Income Protection Insurance              | ✓  |
|   | Trauma Insurance                         | ✓  |
|   | Life/Term Insurance                      | ✓  |
|   | Key Man Insurance                        | ✓  |
|   | Business Expense Insurance               | ✓  |

## Fees

### Initial consultation

For general introductory consultations the first 45 minutes is free of charge. For specific consultations including Salary Packaging you will be advised of the charge prior to the meeting.

### Fee for Service

If a fee for service is payable by you rather than commission, my hourly fee rate is \$198 per hour inclusive of GST with a minimum fee of \$99.00. If you choose to pay a fee for service I may rebate to you part or all of the commission I would otherwise receive (if applicable).

### Advice preparation

You may be charged a Statement of Advice preparation fee which can range between \$660 and \$6,600 (inclusive of GST) depending on the complexity of the advice and time spent. I will provide you with an estimated cost before commencing any work.

### Review service

I charge a fee for the ongoing advice and management of your financial affairs. The ongoing service fee, up to a maximum of 1.10% will be calculated as a percentage of your total investments and premiums under management.

For example if you invest \$100,000 and the fee is 0.5% then I may receive on an annual basis an ongoing service fee of \$500. Fluctuations in the investment balance will impact on the total ongoing service fee charged.

Any fee for service must be paid within seven (7) days from the date of the tax invoice being issued to you and all cheques for financial planning advice fees must be made payable to PIS.

### Upfront Fees

The range of upfront fees PIS receives in respect of investment type financial products and risk insurance financial products are as follows:

| Product Type                             | Range of Upfront Fees |
|--|-----------------------|
| Managed Investments                      | Up to 6%              |
| Superannuation                           | Up to 6%              |
| Agribusiness & Tax Effective Investments | Up to 10%             |
| Margin Lending                           | Up to 3%              |
| Annuities                                | Up to 6%              |
| Risk Insurance                           | Up to 123.75%         |

For example, on a \$10,000 investment into a managed investment the upfront fee received would be between \$0 and \$600. If the actual rate of upfront fees on that product is 4% PIS will receive an upfront fee of \$400 in respect of the \$10,000 investment and your initial investment will be reduced to \$9,600. PIS will then forward to me \$360. This example is based on a 90:10 fee split. Please refer to the Statement of Advice for detailed information on fees.

For investment and superannuation products the upfront fee payment is usually deducted from the initial amount invested, whereas the upfront fee is usually factored into the cost of insurance products. The amount of fees I receive from your investment in direct share investments will vary depending on the amount traded and the remuneration offered by the relevant share trading facility. Please refer to your Statement of Advice for specific details as to these amounts.

## Ongoing Fees

The table below outlines the range of ongoing fees PIS may receive in respect of various types of financial products offered.

| Product Type                             | Range of Ongoing Fees |
|--|-----------------------|
| Managed Investments                      | Up to 2%              |
| Superannuation                           | Up to 2%              |
| Agribusiness & Tax Effective Investments | Up to 2%              |
| Margin Lending                           | Up to 2%              |
| Annuities                                | Up to 2%              |
| Risk Insurance                           | Up to 32%             |

By way of example, on a \$10,000 investment into a managed investment the ongoing fee received annually would be between \$0 and \$200. If the actual rate of ongoing fees on that product is 1% PIS will receive an ongoing fee of \$100 annually in respect of the \$10,000 investment. PIS will then forward to me \$90. This example is based on a 90:10 fee split. Please refer to the Statement of Advice for detailed information on fees.

The ongoing fees may be paid weekly, monthly, quarterly or annually depending on the product. The exact amount of upfront and ongoing fees will be clearly identified in your Statement of Advice and agreed with you prior to placement of your investments/products.

## **Benefits, Incentives, Interests or Associations**

Where I place sufficient volume of business within master trusts, wraps and platforms ("Platforms"), PIS may forward to me 100% of all ongoing fees which relate to investments in those Platforms.

### **I Danny Mattsson and CLM Investment Services Pty Ltd:**

- Own shares in
  - Professional Investment Holdings Ltd;

### **I Danny Mattsson and CLM Investment Services Pty Ltd:**

- Own shares in
  - Forest Enterprises Australia Ltd

which could be capable or might reasonably be seen to be capable of influencing me in the provision of advice.

**I Danny Mattsson and CLM Investment Services Pty Ltd** may receive sponsorship and non-cash benefits in relation to certain financial products.

### **Currently, I Danny Mattsson and CLM Investment Services Pty Ltd:**

- Receive soft dollar benefits. I maintain an Alternative Remuneration Register (soft dollar) that contains information about any alternative forms of payment or benefits that I may receive. If you wish to inspect the Register or ask any questions about this, please ask me.

### **Other disclosures**

- I may receive a share of profits by making recommendations for the Professional Protection Plan.

## Acknowledgement

I/We acknowledge that Danny Mattsson has provided me with the Financial Services Guide and Adviser Profile.

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Client Name

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Client Name

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Signature

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Signature

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Date

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Date