

# Adviser Profile

Professional Investment Services Pty Ltd - ABN 11 074 608 558  
Australian Financial Services Licence No. 234951 - Principal Member FPA  
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## Ted Woolgar

Authorised Representative Number: 245334

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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

- Diploma of Financial Planning

### Experience

- I have worked as a Financial Planner for the past 8 years and have worked in the financial services industry for over 45 years
- I have worked with Professional Investment Services since October 2001

### Areas of Authorisation

Ted 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?
Investment Advice	Basic Deposit Products	✓
	Non Cash Payment Facilities	✓
	Managed Investments	✓
	Investor Directed Portfolio Services Master Trusts & Wrap Accounts	✓
	Debentures	✓
	Investment Bonds	✓
	Retirement Savings Accounts	✓
	Direct Securities Investment	✗
	Equity Finance (e.g. margin loans)	✓

Financial Services	Product Types	Is your Adviser authorised to provide this advice?
<b>Superannuation &amp; Retirement Planning</b>	Corporate Superannuation	✓
	Personal Superannuation	✓
	Employer Sponsored Superannuation	✓
	Self Managed Superannuation Funds	x
	Annuities	✓
	Allocated Pensions	✓
	Insurance within Super	✓
<b>Risk Insurance</b>	Trauma Insurance	x
	Income Protection Insurance	x
	Death	x
	Total and Permanent Disability	x
	Key Man Insurance	x
	Business Expense Insurance	x

## Fees, Charges & Remuneration

### Initial consultation

Free of charge for 45 minutes - excluding salary packaging advice

### Fee for Service

If a fee for service is payable by you rather than commission, my hourly fee rate is \$195.00 per hour inclusive of GST.

### Advice preparation

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

### 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 1.1% (GST inclusive) will be calculated as a percentage of your total investments and up to 32% (GST inclusive) 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. Reviews will be conducted on at least an annual basis.

## Upfront Commission

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

Product Type	Range of Upfront Commission
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 Commission received would be between \$0 and \$600. If the actual rate of Upfront Commission on that product is 4% PIS will receive \$400 Upfront Commission in respect of the \$10,000 investment and your initial investment will be reduced to \$9,600. PIS will then forward to me \$360.

For investment and superannuation products the Upfront Commission payment is usually deducted from the initial amount invested, whereas Upfront Commission 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 SOA for specific details as to these amounts.

## Ongoing Commission

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

Product Type	Range of Ongoing Commission
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 Commission received annually would be between \$0 and \$200. If the actual rate of Ongoing Commission on that product is 1% PIS will receive \$100 annually in respect of the \$10,000 investment. PIS will then forward to me \$90.

The Ongoing Commission may be paid weekly, monthly, quarterly or annually depending on the product. The exact amount of Upfront and Ongoing Commission PIS and I will receive will be clearly identified in your SOA and agreed with you prior to placement of your investments.

## **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 Commission which relates to investments in that particular Platform.

I Ted Woolgar, and CLM Investment Services Pty Ltd do not hold any interests or shareholding in any entities that are capable, or might reasonably be capable of, influencing me in the provision of advice to you.

## Acknowledgement

I/We acknowledge that Ted Woolgar has provided me with the Financial Services Guide (Version 7) and Adviser Profile dated 1 February 2009.

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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