

# 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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## Shane Bradbury

Authorised Representative Number: 244677



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**HERVEY BAY QLD 4655**

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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

- Foundation Diploma of Financial Planning - Deacon University 2002
- Diploma of Financial Services (Financial Planning) - Tribeca 2005
- Advanced Diploma of Financial Services (Financial Planning) - Tribeca 2005
- Certificate IV in Financial Services (Finance/Mortgage Broking) - Tribeca 2006
- Certificate II in Small Business Management - YAA 1998
- Certificate II in Information Technology - USHS 1999
- Certificate III in Business (Office Administration) - Qld Govt 2000

### Memberships

- Hervey Bay Chamber of Commerce
- Fraser Coast Young Professionals
- Association of Financial Advisers – Member # 22962

### Experience

- I have worked in the Financial Services Industry since 1999.
- I have worked with Professional Investment Services for 10 years.
- I have been a Shareholder and Director of CLM Investment Services Pty Ltd (Professional Investment Services Hervey Bay) since December 2007.

## Areas of Authorisation

Shane 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, the relevant fee will be calculated on my hourly rate of \$198.00 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.

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.

### 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.

### 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 Shane Bradbury and CLM Investment Services Pty Ltd:**

- Hold no shareholding in Professional Investment Holdings Ltd, Mentor Investment Services Ltd, or Ventura Investment Management Ltd.

### **I Shane Bradbury and CLM Investment Services Pty Ltd:**

- Hold no shareholding in any other company that could be capable or might reasonably be seen to be capable of influencing me in the provision of advice.

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

### **Currently, I Shane Bradbury 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 payments or benefits I may receive. If you wish to inspect the Register or ask any questions about this, please let me know.

## Acknowledgement

I/We acknowledge that Shane Bradbury 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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