Financial Services Guide

Part 2 (Adviser Profile)

Date created – 26 / 11 / 2018 – Version 1

PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 26th November 2018 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Astute Wealth Planning Pty Ltd ABN 50 616 515 350, a Corporate Authorised Representative of Astute Wealth Planning (SA) Pty Ltd.

I am authorised by Astute Wealth Planning (SA) Pty Ltd to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Astute Wealth Planning (SA) Pty Ltd to distribute this FSG.

Astute Wealth Planning (SA) Pty Ltd ('Astute Wealth Planning') ABN 627 376 434 holder of Australian Financial Services Licence No. 510062 ('AFSL')

Suite 8 / 154 Fullarton Road
Rose Park SA 5067

Email: admin@astutewp.com.au
Website: www.astutewealthplanning.com.au

SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Claudio Di Giovanni and Astute Wealth Planning Pty Ltd.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Claudio Di Giovanni and Astute Wealth Planning Pty Ltd. The term 'Representatives' refers generally to Astute Wealth Planning's Authorised Representatives.

My Authorised Representative number is 269250.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have been in the financial planning industry since 1993 holding a number of senior roles in investment research, para-planning and as a financial adviser.

I have provded financial planning advice for over 19 years as a Senior Financial Planner to individual clients as well as small business clients.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I am a CFP® Practitioner.

I hold a Diploma of Financial Planning, Bachelor of Economics and a member of the Financial Planning Association of Australia Limited as a Certified Financial Planner® Practitioner.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with Astute Strategic Wealth Planning Pty Ltd (630 047 166) as a Director. Fees and commissions are paid to Astute Wealth Planning Pty Ltd by Astute Wealth Planning for distribution to Astute Strategic Wealth Planning Pty Ltd and to me.

SECTION 2

THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Astute Wealth Planning to provide financial services, including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products (including SMSF's)

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Astute Wealth Planning to provide advice or services in the following areas:

- Derivatives;
- Consumer credit advice and assistance
- Strategic advice about consumer credit and consumer credit referrals
- Finance broking

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

PRIVACY STATEMENT

In addition to the information provided in the Astute Wealth Planning FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.astutewealthplanning.com.au and/or by calling us on 08 8333 3398.

SECTION 3

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Astute Wealth Planning.

Astute Wealth Planning (SA) Pty Ltd receives all fees and commissions payable for the services we provide and pays 100% of all the fees and commissions it receives to Astute Wealth Planning Pty Ltd.

As an employee I am paid a salary and also profit share as a director of Astute Strategic Wealth Planning Pty Ltd.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

1.) **Recommendation**: For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to $5,500) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

2.) **Implementation**: I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
   a. a range from $0 (min.) to $5,500 (max.); or
   b. $385 per hour; or
   c. 1.1% of the initial funds invested, or
   d. 88% of the initial insurance premium
   e. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product.

3.) **Ongoing Advice Service and Reviews**: If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee (up to 1.3% of total funds under management - ranging from $0 to $25,000 per annum).

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

All fees, commissions and incentives are received by Astute Wealth Planning (SA) Pty Ltd and paid to Astute Wealth Planning Pty Ltd and or Astute Strategic Wealth Planning Pty Ltd.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of $300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

If you have been referred to me by HU Partners or The Advisory (whom we have a joint venture in place) and you accept the services I provide, I will make a payment to either HU Partners or The Advisory for that referral of 15% of the initial fees charged. This will be disclosed in the SoA provided to you. This will be paid by Astute Wealth Planning (SA) Pty Ltd to the external party and will be at no additional cost to you.

If you have been referred to me by Bowman Management and Accounting Services, (whom we have a joint venture in place) and you accept the services I provide, Astute Wealth Planning (SA) Pty Ltd will make a payment to Bowman Management and Accounting Services for that referral of 20% of the initial fees charged and ongoing fees charged. This will be disclosed in the SoA provided to you. This will be paid by Astute Wealth Planning (SA) Pty Ltd to the external party and will be at no additional cost to you.

SECTION 4

CONTACT & ACKNOWLEDGMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser:

Claudio Di Giovanni

Phone: 08 8333 3398
Mobile: 0415 230 488
Email: claudio@astutewp.com.au
Website: www.astutewealthplanning.com.au

Practice details:

Astute Wealth Planning
8 / 154 Fullarton Rd
Rose Park SA 5067

Phone: 08 8333 3398

Email: admin@astutewp.com.au
Website: www.astutewealthplanning.com.au

ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Astute Wealth Planning Financial Services Guide Part 1 dated 26th November 2018 and Part 2 (Adviser Profile) dated 26th November 2018.

Client name: ______________________________

Client signature: ______________________ Date received: __________

Client name: ______________________________

Client signature: ______________________ Date received: __________

Complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Astute Wealth Planning Financial Services Guide Part 1 dated 26th November 2018 and Part 2 (Adviser Profile) dated 26th November 2018 as follows:

Sent to (Client name(s)):______________________________

Sent on (Date):______________________________

Sent by (Name):______________________________

ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)

I/We acknowledge that I was/we were provided with the Astute Wealth Planning Financial Services Guide Part 1 dated 26th November 2018 and Part 2 (Adviser Profile) dated 26th November 2018:

Client name:			
Client signature:		Date received:	
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