

Adviser Profile

Andrew Newman

This Adviser Profile is the second part of the Financial Services Guide (FSG), and must be read in conjunction with the first part of the FSG.

Are you authorised to provide Financial Services?

Yes. I am an authorised representative of Securitor.

My ASIC authorised representative identification number is 284631.

I am a director of CMP Financial Planning Pty Ltd, which is a corporate authorised representative (ASIC identification number 316977) of Securitor.

What areas are you authorised to advise on?

I am authorised by Securitor to provide Financial Services including advice under Securitor's licence on the following financial products:

- Managed Investments
- Superannuation
- Personal Insurance
- Shares
- Self Managed Superannuation Funds – Investment Advice only (including advice to establish an SMSF)

In addition to the services listed on page 9 of the first part of the FSG, are there any services you are not authorised by Securitor to provide?

I am not authorised to provide advice, services or products in the following areas:

- Mortgage Broking

Please ask me if you would like a referral for this service. If I receive a specific fee for this referral, it is disclosed below.

What are your educational qualifications and experience?

I have the following qualifications:

- Diploma of Financial Services (Financial Planning). I am in the final stages of completing an Advanced Diploma of Financial Services (Financial Planning).
- Associate Financial Planner (AFP) practitioner member of the Financial Planning Association of Australia Limited.

I have approximately 5 years experience as a financial planner.

How am I paid?

I receive a salary as an employee of CMP Financial Planning Pty Ltd.

Initial Advice Fees:

Fees can be paid directly by you or deducted from the funds you invest.

- There is no charge for an initial discussion which allows you to assess the merits of working together and to consider the range of services which will best meet your needs.
- Once you agree to proceed with financial planning advice, I can either charge \$165 per hour or an agreed fixed dollar.
- The fee charged for my initial advice and the preparation of a Statement of Advice (SoA) will relate to the complexity of your needs, the amount of research involved and the time taken to complete the SoA. The initial advice fee generally ranges between \$275 and \$2,750. I will provide an estimated cost before commencing any work.

All fees are inclusive of GST.

Please note my initial advice fee still applies where you decide not to implement my advice.

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Ongoing Advice Fees:

Fees can be paid directly by you or deducted from the funds you invest.

Once you agree to proceed with ongoing financial planning advice, I can charge for ongoing advice through any of the 3 options below:

- \$165 per hour.
- An agreed fixed dollar amount per year based on the complexity of your needs and the time relating to face to face meetings, completing reports, correspondence and research. The ongoing advice fee generally ranges between \$660 and \$6,600 per year.
- An annual rate of 0.88% (unless otherwise agreed) of the funds under advice. For example, if you have \$100,000 invested, the ongoing advice fee will be \$880 per annum.

All fees are inclusive of GST.

NOTE: Full details of all fees and commissions for Financial Services will be provided to you in a Statement of Advice and Product Disclosure Statements at the time of receiving any recommendation.

What amounts do my employer and other related entities receive?

All fees, commissions and incentives are received by CMP Financial Planning Pty Ltd.

Do you provide referrals for certain services or receive referrals from other parties? If so, what benefit do you receive from these referrals?

If you use the mortgage services of St. George Bank, CMP Financial Planning Pty Ltd will receive 0.35% upfront, being for the referral of your business and 0.15% ongoing commission

annually for the duration of your mortgage.

These commissions will be paid to CMP Financial Planning Pty Ltd and are not an additional cost to you.

If you use the mortgage services through NewCo Financial Services, CMP Financial Planning Pty Ltd will receive 0.20% upfront commission, being for the referral of your business and 0.10% ongoing commission annually for the duration of your mortgage. These commissions will be paid to CMP Financial Planning Pty Ltd and are not an additional cost to you.

I conduct my financial planning activities under the registered name of CMP Financial Planning Pty Ltd.

If you would like to make an appointment to discuss your financial needs and objectives in more detail, please contact me on 03 9372 7955.

I am located at: Office 2, 21 Gladstone Street, Moonee Ponds VIC 3039

My email address is:
andrew@cmpfinancialplanning.com.au

My website address is:
www.cmpfinancialplanning.com.au

Date of completion of Profile: 1 March 2010

Confirmation form

Acknowledgements – Client Copy

I/we acknowledge that I was/we were provided with the Financial Services Guide dated 1 March 2010 and Adviser Profile dated 1 March 2010.

Client Name: _____

Client
Signature: _____

Client
Signature: _____

Client Name: _____

Client
Signature: _____

Client
Signature: _____

OR complete as follows if FSG is mailed to Client(s):

I confirm that I sent a copy of the Financial Services Guide dated 1 March 2010 and Adviser Profile dated 1 March 2010 as follows:

Sent to (Client Name(s)): _____

Sent on (Date): _____

Sent by (Name): Andrew Newman

Confirmation form

Detach copy for File

Acknowledgements – Adviser Copy to be retained on client file

I/we acknowledge that I was/ we were provided with the Financial Services Guide dated 1 March 2010 and Adviser Profile dated 1 March 2010.

Client Name:

Client

Date

Signature:

received:

Client Name:

Client

Date

Signature:

received:

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