

# Part two: Adviser Profile

## Tracey Nuttall

There are two parts to the Financial Services Guide (FSG). This Adviser Profile forms Part two of your FSG and should be read in conjunction with Part one before making any decisions.

### Introducing your financial adviser

Tracey Nuttall t/as Investment and Insurance Centre is an Authorised Representative of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

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Tracey is employed by Investment and Insurance Centre as a Senior Financial Planner. Tracey commenced in the Financial Services industry in 2008 and in this time has successfully completed her Graduate Diploma of Financial Planning. Tracey is currently enrolled in the Master of Financial Planning and she is a Financial Planning AFP member of the FPA. Tracey is also a Justice of the Peace (JP).

Authorisations	Qualifications and memberships
Tracey Nuttall ASIC Authorisation Number 376229. Investment & Insurance Centre ASIC Authorisation Number 235430.	Graduate Diploma of Financial Planning Member Financial Planning Association (FPA) Certificate in Accredited Listed Product Adviser Program

### Financial products and services

**Your adviser is authorised by Consultum to provide financial product advice to wholesale and retail clients on the following classes of products:**

<ul style="list-style-type: none"> <li>■ Deposit products</li> </ul>	<ul style="list-style-type: none"> <li>■ Superannuation products, including:               <ul style="list-style-type: none"> <li>— public offer superannuation funds</li> <li>— account-based pensions and complying annuities</li> <li>— corporate superannuation funds</li> <li>— self-managed superannuation funds</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>■ Life products including:               <ul style="list-style-type: none"> <li>— investment life insurance products</li> <li>— life risk insurance products</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>■ Retirement savings accounts</li> </ul>
<ul style="list-style-type: none"> <li>■ Managed investment products, including:               <ul style="list-style-type: none"> <li>— master trusts, wrap facilities, property funds</li> <li>— margin lending products</li> <li>— tax-effective investments</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>■ Securities               <ul style="list-style-type: none"> <li>— Active direct shares and securities advice</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>■ Government debentures, stocks and bonds</li> </ul>	

Tracey Nuttall is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service, where the advice is:

- provided in the context of the personal advice authorised by Consultum, and
- part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO, etc), are not provided under Consultum's AFSL and are not covered by this FSG. They should be treated as a separate business activity.

## How is your financial adviser paid?

The fees and commissions payable to Investment and Insurance Centre are explained in Part one of the FSG and also below. Fees noted below are received by Consultum and paid in full to Investment and Insurance Centre who pay Consultum a fixed annual fee. Of the amount received by Investment and Insurance Centre from Consultum, your adviser is paid a salary, part of which may cover your adviser's operational expenses.

## Service and advice fees paid by you

Your initial appointment is charged at an hourly rate of \$440. At this meeting, Tracey will explain how Investment and Insurance Centre operates, what you can expect and the payment options. All fees and commissions payable by you will be explained to you at the time advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice. All amounts noted below are inclusive of GST:

**Statement of Advice (SoA)** – A statement of advice fee is charged to cover the cost of researching, developing and preparing your advice document. This fee ranges from \$75 to \$440 per hour depending on complexity.

**Fee for service – implementation - initial** – An initial fee for service represents the cost of implementing the advice contained in the SoA. This fee may be charged as a percentage of up to 2 per cent of assets under advice or charged as a flat dollar amount up to \$8,800.

**Fee for service – ongoing** – An ongoing fee for service represents the cost of providing our ongoing professional services to you. A summary of the services which you receive for this fee is contained in the SoA or in our services agreement. This fee will range between 0.5 per cent - 2.0 per cent per annum of assets under advice where this exceeds \$150,000 and between 1.0 per cent – 5.0 per cent per annum of assets under advice where your funds are below \$150,000. This will be negotiated and confirmed with you prior to us proceeding with the recommendations.

**Commission for life risk insurance products** - In 2018, upfront commissions will be capped at 88%, then reduce to 77% from 1 January 2019, before settling at 66% from 1 January 2020. Ongoing commission will be charged at up to 22% of the annual premium paid.

## Other benefits

Apart from the "Other benefits" section disclosed in part one, there are no other benefits received or relationships that may influence the recommendation.

Date of completion of Adviser Profile: 14 May 2018, version 2