

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 of 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 Master of Financial Planning. Tracey is a Financial Planning AFP member of the FPA and also a Justice of the Peace (JP).



Authorisations

- Tracey Nuttall ASIC Authorisation Number 376229.



Qualifications and memberships

- Master of Financial Planning
- 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:

Deposit products

Life products including:

- investment life insurance products
- life risk insurance products

Managed investment products, including:

- master trusts, wrap facilities, property funds
- margin lending products
- tax-effective investments

Government debentures, stocks and bonds

Superannuation products, including:

- public offer superannuation funds
- account-based pensions and complying annuities
- corporate superannuation funds
- self-managed superannuation funds

Retirement savings accounts

Securities

- Active direct shares and securities advice

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.



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

18 December 2020, version 5



Service and advice fees paid by you

Your initial appointment is charged at an hourly rate of \$440. At this meeting, Tracey Nuttall 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.

Adviser service fee

The Adviser service fee represents the cost of providing our annual professional services to you. A summary of the services which you receive for this fee is contained in the Client Service 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. You only pay an Adviser service fee if you agree to a Client Service Agreement and then, only until it expires.

Commission for life risk insurance products – Policies issued from 1 January 2020

Initial commission payable under an upfront structure is capped at 66 per cent from 1 January 2020. Ongoing commission under an upfront structure is 22 per cent of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37 per cent.