Adviser Profile

Adrian Rulli

Who is my adviser?

Adrian Rulli and Next Phase Wealth are Authorised Representatives of
Consultum Financial Advisers Pty Ltd.
Suit 3, 2 Pascoe Vale Road, Moonee Ponds VIC 3039
Phone: 03 9375 7644 **Fax:** 03 9375 7233

Adrian started with the practice in 2007 and over the past 3 years has been primarily responsible for assisting advisers via his various client service and para-planning roles within the practice. He currently holds a diploma in Financial Services as well as a double degree – Bachelor of Business and Bachelor of Arts (Italian).

Adrian is dedicated to the risk management of our clients and is continually building his knowledge and experience within this role to become a full certified Financial Adviser in the near future.

Adrian Rulli ASIC Authorisation Number 349288.
Financial Forum Pty Ltd T/as Next Phase Wealth ASIC Authorisation Number 225524
Consultum Financial Advisers Pty Ltd. ABN 65 006 373 995 ('Consultum')
Australian Financial Services Licensee, Licence No. 230323

What kinds of financial products and services are you authorised to provide to me?

I am authorised by Consultum to provide financial product advice to wholesale and retail clients, on the following class of products:

- **Deposit Products**
- **Life Products including:**
  - Investment life insurance products
  - Life risk insurance products
- **Superannuation products, including:**
  - Public Offer Superannuation Funds
  - Allocated Pensions and Complying Annuities
  - Corporate Superannuation Funds
- **Retirement Savings Accounts**
- **Managed Investment products, including:**
  - Master trusts, Wrap Facilities, Property Syndicates
  - Tax-effective investments
- **Securities**
  - As a referral service through an approved broker only

How I am paid?

What amounts do my employer and other related entities receive?

The product providers pay fees and commissions to Consultum which are explained in the Financial Services Guide and also below. Consultum retains a percentage of up to 5% of these fees and commissions and then pays the balance to Next Phase Wealth which engages me to provide financial services. The amount paid by Consultum to Next Phase Wealth ranges from 95% to 99% of the fees and commission received. Next Phase Wealth pays me a salary and up to 100% of any commission received by it and is also responsible for the payment of wages and salaries for its staff and for all other operational expenses such as rent, superannuation and other overheads, which are necessary to deliver its range of financial services to you.

This profile is part of your Financial Services Guide and should be read in conjunction with this document.

Consultum
Financial Advisers

Summary of Fee Options

Our initial appointment is free. At this meeting, I will explain how we operate, what you can expect and our payment options. All fees and commissions payable by you will be explained to you at the time advice is given and fully detailed in a Statement of Advice, Record of Advice and Product Disclosure Statements (PDS). You will have the ability to "select" your preferred payment option prior to the provision of personal advice.

Below is a summary of our payment options, which are inclusive of GST:

Adviser Service Fee Upfront/Entry Fee/Contribution Fee - The product provider deducts the fee from the funds invested and pays this to Consultum. This fee may be up to 4.4% dependent on the product provider and the specific product recommended.

Initial Commission - The product provider pays the initial commission to Consultum. This amount is not an additional cost to your entry fee. This may be up to 4.4% dependent on the product provider and the specific product recommended. On any agribusiness recommended, the rate of initial commission may be up to 5.5%.

Where insurance products are recommended, the insurance provider may pay Consultum an initial commission based on the value of your premium. This can range up to 125% of the value of the premium.

Adviser Service Fee Ongoing - The product provider deducts the fee from the account balance and pays this amount to Consultum. The amounts paid will depend on the investment value and will continue for the duration of your account. This fee may be up to 2.1% per annum.

Ongoing Commission - Ongoing commission is factored into the cost of the product and is paid by the product provider to Consultum. The amounts paid will depend on the investment value and will continue for the duration of the investment product. This commission may be up to 1.1% per annum.

Where a life insurance policy is renewed, the insurance provider may also pay a renewal commission. Where this happens the commission may range up to 35% of the value of the renewal premium amount.

Adviser Service Fee Once-Off - The product provider deducts the fee for the services provided to you in relation to your account and pays this to Consultum. This fee may be up to 1.16% and/or from $350.

Financial Planning Advice Fee - You may be charged up to $750.00 for the preparation of the initial Financial Planning Advice (Statement of Advice).

Through discussion, any combination of all of the above options can be agreed upon.

Do any relationships or associations exist which might influence you in providing me with the financial services, other than what has already been outlined in the FSG?

Yes.

Next Phase Wealth has referral arrangements with Australian Mortgage & Financial Services Pty Ltd, BBA Insurance Brokers and Vince Squillace. The above parties refer clients requiring financial planning advice to Next Phase Wealth. Where a referred client proceeds with a recommendation, 30% of any initial commission received will be paid to the referring party. These are not additional charges to you.

Consultum Financial Advisers Pty Ltd, the licensee with whom your adviser is associated, or associates of the licensee or adviser (collectively "your adviser") are associated with PremiumChoice Portfolio Services Ltd (ABN 16 097 636 023) (as trustee of the PC Trust") ("PremiumChoice"), a portfolio administration service. Details of this association will be appropriately disclosed in the Statement of Advice.

Your Adviser will become entitled to a beneficial interest in PremiumChoice and may receive a share of the income and/or capital of PremiumChoice based on the proportion of revenue that your adviser's total funds placed with PremiumChoice represent, as a percentage of PremiumChoice's total revenue.

CFA - 0009 01/2011

Date of completion of Adviser Profile: 24 January 2011, Version 2.