

Part two: Adviser Profile

Tony Rulli

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

Tony Rulli and Next Phase Wealth are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

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Tony began his financial planning career in 1982 with National Mutual specialising in insurance, investments and superannuation. Over the past 34 years, Tony has been vigilant in keeping himself updated with the ever-changing financial services industry and gaining accreditations to provide advice on Self-Managed Superannuation Funds, ASX listed shares and estate planning. Tony is passionate about his business and prides himself in establishing a solid understanding of each client's goals and financial situation in order to maintain that trust.

Authorisations	Qualifications and memberships
<p>Tony Rulli ASIC Authorisation Number 282358. Financial Forum Pty Ltd T/as Next Phase Wealth ASIC Authorisation Number 225524.</p>	<p>CERTIFIED FINANCIAL PLANNER® professional Diploma of Financial Planning SMSF Course (Tribeca), LPAC Course, Margin Lending and Geared Investments (Kaplan) Financial Planning Association of Australia (FPA)</p>

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

Tony Rulli 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 Next Phase Wealth are explained in Part one of the FSG and also below. Consultum may retain up to 5 per cent of these fees and commissions and then pay the balance to Next Phase Wealth, which engages your adviser to provide financial services. Of the amount received by Next Phase Wealth 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 complimentary. At this meeting, Tony Rulli will explain how Next Phase Wealth 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:

Fee for service - once-off - The product provider deducts a once-off fee for the services provided to you in relation to your account. This fee will be based on an hourly rate of \$360 and the total fee will depend on complexity and time involved. Alternatively you may elect to pay the once off fee for service by direct payment.

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 \$660 to \$3,600 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 flat dollar amount up to \$2,400.

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 may be up to 1.1 per cent per annum of assets under advice and will depend on the investment value and will continue for the duration of the account. For example if you had \$100,000 invested, you would be charged \$1,100 per annum.

Commission for life risk insurance products – A commission of up to 80 per cent of the first year's premium and 30 per cent of ongoing years' premium.

Other benefits

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.

Premium Choice may receive a benefit attributable to the financial services provided by the advisor in the form of future payments from MLC. The amount of any such benefit will vary depending on the Funds remaining invested with PremiumChoice by investors in the fund before 1 July, 2014. It will be dependent on future events and cannot be determined at this time. An associate of your advisor may receive a portion of this benefit. Such portion will be discretionary and cannot be determined at this time.

Next Phase Wealth has referral arrangements in place. If business is placed as a result of a referral, full details of any applicable referral fee will be provided in your individual Statement of Advice.

Date of completion of Adviser Profile: 15 February 2017, version 9