

Adviser Profile

Trent Gribbin

Who is my adviser?

Trent Gribbin and TGFS Financial Planning are Authorised Representatives of Consultum Financial Advisers Pty Ltd.
Suite 9/18 Main Street (PO Box 513), Pakenham VIC 3810
Phone: 1300 755 521 **Email:** info@tgfsfinancialplanning.com.au

With over 13 years of experience in financial services, Trent has completed a Bachelor of Economics at Monash University and undertaken studies with the Securities Institute of Australia. He holds a Diploma of Financial Services and is currently completing his Advanced Diploma of Financial Services, majoring in Financial Planning.

Trent established TGFS Financial Planning in 2010 with a strong belief in the value of advice. He specialises in pre and post retirement planning and the transition to retirement, enabling clients to save tax and create wealth over medium to longer term. Also willing to actively manage Centrelink Age Pension recipient's investments and cash flow, he works with Centrelink on behalf of his clients so that they can enjoy what is most important to them in retirement.

Trent Gribbin ASIC Authorisation Number 293634.
Trent Gribbin Financial Service Pty Ltd t/as TGFS Financial Planning ASIC Authorisation Number 363180.
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 classes 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 Funds
 - 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 TGFS Financial Planning, which engages me to provide financial services. The amount paid by Consultum to TGFS Financial Planning ranges from 95% to 99% of the fees and commission received. TGFS Financial Planning pays me a salary and up to 100% of any commission received by it. TGFS Financial Planning 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.

Summary of Fee Options

Our initial appointment is complimentary. 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). Any of the below payments will be made as agreed with you to the extent permitted by law. You will have the ability to "select" your preferred payment option prior to the provision of advice.

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

Adviser Service Fee Upfront/Entry Fee/Contribution Fee -

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.

Adviser Service Fee Once-Off - The product provider deducts a once-off 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 \$300.

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 or the services agreed upon, and will continue for the duration of your account or our relationship. The service fee provided may be up from \$1,650 per annum or up to 2.1% per annum of the assets under management.

Financial Planning Advice Fee - You may be charged a fee, based on either the time we spend developing the plan and/or the value of the funds you invest. Our current hourly based rate is \$220 per hour. Our plan (Statement of Advice) based fees range upwards from \$440 and price varies depending on scope and complexity.

Initial & Ongoing Commissions for Personal Risk Insurance

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

Ongoing Commission - 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.

For insurance that is held within your superannuation there are no commissions payable on group insurance policies, however, commissions may be payable on retail insurance policies.

Initial & Ongoing Commissions for Investments entered into prior to 1 July 2013

The product provider pays the initial commission and ongoing commissions to Consultum. This amount is not an additional cost to your entry fee. This commission may be up to 5.5% (for initial commissions) and 1.1% (for ongoing commission) dependent on the product provider and the specific product recommended. These payments apply to initial and additional investments.

For any investments entered into after 1 July 2013 initial and ongoing commissions from the product provider are not paid to your adviser.

Through discussion, any combination of the above options may be negotiated.

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.

TGFS Financial Planning 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.

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Consultum Financial Advisers

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