



Supplementary Financial Services Guide (Adviser Profile)

Version 1 commencing 23 March 2020

This adviser profile should be read in conjunction with the Shartru Wealth Management Pty Ltd Financial Services Guide. It's a snapshot of who I am - It sets out my contact details, professional details, the services and products I provide and how I am paid. You can contact me using the details below.

Vault Financial Group Pty Ltd

Corporate Authorised Representative Number 399458

ACN: 149 220 299 ABN: 64 149 220 299

Address: Level 4, Commercial Building, 33 Remora Road, Hamilton QLD 4007

Phone: 07 3608 6800

Mobile: 0414 667 218

Fax: 07 3608 6899

Email: bradgunn@vaultgroup.com.au

I have the following qualifications

Brad Gunn, Authorised Representative Number 306646

- Diploma of Financial Services (Financial Planning)
- Kaplan Margin Lending and Geared Investments Certificate
- Self-Managed Superannuation Specialist
- Tax (Financial) Adviser registration #25377949
- Member of Association of Financial Advisers
- Member of the NTAA (National Tax & Accountants Association Ltd)

Robert Coyte, Authorised Representative Number 410135

- Bachelor of Commerce
- Graduate Diploma in Applied Finance and Investment (Securities Institute of Australia)
- Certified Financial Planner (CFP)
- Self-Managed Superannuation Specialist

Services Shartru Wealth can advise you on

Please refer to page 2 of the FSG.



Products I can offer you

I am authorised to provide Personal Advice on and deal in the following financial products:

Authorised Financial Products	Brad Gunn	Robert Coyte*
Deposit products	✓	✗
Government Debentures, Stocks & Bonds	✓	✗
Investment Life Insurance Products	✓	✗
Life Insurance Risk Products	✓	✗
Managed investment Schemes, including IDPS	✓	✗
Securities	✓	✗
Retirement Savings Account Products	✓	✗
Standard Margin Lending Facilities	✓	✗
Superannuation (including SMSF)	✓	✗
Derivatives	✗	✓
Portfolio Review: <ul style="list-style-type: none"> Internal databases are maintained detailing client's investments that were recommended by licensee. This does not constitute portfolio monitoring. Portfolios are reviewed on a regular basis, subject to the client's discretion. 	✓	✗

*Robert Coyte is responsible for certain advice provided to you due to restrictions on my authority in those areas.

How will I charge you for the service?

I provide clients with a choice of paying a fee-for-service or allowing me to receive commission from the insurance provider that is recommended. In such cases my hourly rate may be reduced or waived for the Initial advice and the Implementation fee. A combination of these methods of payment for my services will also be considered. I can provide you with a fee estimate after assessing your requirements. I do not charge or receive commission on managed investment schemes.

Service Fees	Brad Gunn
Hourly rate (or part thereof)	\$360 + GST
Advice and/or implementation fee (depending on complexity)	Up to \$11,000
Ongoing retainer (per annum billed monthly)	From \$660 - \$ 2900

Do I receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to you and how is that commission calculated?

- All fees are paid initially to Shartru Wealth Management (Licensee). Shartru Wealth passes on 100% of all fees received to Vault.
- Where a life insurance company product has been recommended the issuer of the product may pay Shartru Wealth a commission which ranges between 30% and 60% of your first year's premium plus GST. E.g. If your first year's premium is \$500 and the initial commission is 60% Shartru Wealth will receive \$300.
- The issuer of the insurance product may also pay Shartru Wealth an ongoing commission which can vary depending on the product. It ranges between 8% and 30.25% of your second and subsequent years premium. If your premium for the second and subsequent years is \$ 500, and the ongoing commission is 30% Shartru Wealth will receive \$150 per annum.
- I may receive a salary, management fee or distribution of profits from Vault. The amount of this salary is dependent on a range of factors including the amount of revenue received by me.
- When share trading services are utilised to deal in shares, I may receive between \$33 and 90% of the brokerage amount paid to the stockbroker. For example, if brokerage for a share trade is \$77, I will receive \$49.05



6. Neither Vault nor I receive conflicted remuneration.
7. The exact amounts of any fees, commissions, bonuses or other incentives received by me and the licensee will be included in a Statement of Advice that we will provide to you. That will include any referral fees that we receive or pay to other parties as well.

Do I have any Referral Arrangements in place or potential Conflicts of Interest?

1. Vault and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in.
2. If you have been referred to us by another party, we do not pay a referral fee.
3. If we refer you to another party, I am not permitted to receive a referral fee however Vault may receive up to 20% of any fee or commission generated from that referral*. (*please note that they may be a related party to Vault and me or Shartru Wealth).
4. I am not permitted to act on your behalf if I have a conflict of interest or duty to you.
5. Vault and I do not own shares in Shartru IM and Shartru Wealth.
6. Vault and I are related party/s to Vault Accountants (Aust) Pty Ltd who undertakes SMSF Administration / Compliance Accounting and Taxation advice.