

## Greg Polglase

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

Greg Polglase and Whitehorn Polglase Pty Ltd t/as Whitehorn Polglase Financial Advisers are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

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Greg is a CERTIFIED FINANCIAL PLANNER® professional and has been involved in the financial services industry since 1981. Greg specialises in Superannuation and Retirement planning and has an extensive background of assisting WA Government employees in maximising their tax benefits and help boost their retirement savings.



### Authorisations

- Greg Polglase ASIC Authorisation Number 242843.
- Whitehorn Polglase Financial Advisers ASIC Authorisation Number 243062.



### Qualifications and memberships

- CERTIFIED FINANCIAL PLANNER® professional
- Graduate Diploma in Financial Planning
- Member of the Financial Planning Association of Australia (FPA)



### 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
- tax-effective investments

#### Superannuation products, including:

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

#### Retirement savings accounts

#### Securities

- As a referral service through an approved broker only

#### Managed Discretionary Account (MDA) investment programs

Greg Polglase 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 Whitehorn Polglase Financial Advisers 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 Whitehorn Polglase Financial Advisers, which engages your adviser to provide financial services. Of the amount received by Whitehorn Polglase Financial Advisers 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, Greg Polglase will explain how Whitehorn Polglase Financial Advisers 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 \$3,000 to \$5,500 depending on complexity.

### 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 may be up to 1.1 per cent per annum or charged as a flat dollar fee, starting from \$1,500, or a combination of both options can be negotiated depending on the complexity of the advice and the agreed level of service being provided. This fee is for a term of 12 months after which services and fees are reviewed and the agreement renewed.

### 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.



## 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.

### Overseas disclosures

In order to facilitate the provision of financial services, para-planning and other administrative services for you, your financial adviser utilises a service provider located in Sri Lanka. Accordingly, your personal information will likely be accessed from this overseas location. Any overseas disclosure of your personal information to enable these services to be provided does not affect our commitment to safeguarding your privacy, and we will take reasonable steps to ensure that any overseas recipient complies with Australian privacy law.

### Date of completion of Adviser Profile

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