

Part two: Adviser Profile

Greg Polglase

There are two parts to the Financial Services Guide (FSG). This Adviser Profile forms Part two of your Financial Services Guide (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 Suite 1, 30-32 Spinnaker Quay, Mandurah, WA 6210

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Greg has been involved with the financial services industry since 1981. As well as specialising in transition to retirement strategies, Greg assists WA Government employees to maximise their tax benefits and help boost their retirement savings.

Authorisations	Qualifications and memberships
<p>Greg Polglase ASIC Authorisation Number 242843. Whitehorn Polglase Pty Ltd ASIC Authorisation Number 243062.</p>	<p>Certified Financial Planner® Member 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 — tax-effective investments 	<ul style="list-style-type: none"> ■ Securities <ul style="list-style-type: none"> — As a referral service through an approved broker only
<ul style="list-style-type: none"> ■ 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 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.

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 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.

Commission for life risk insurance products – An initial commission of up to 130 per cent of the first year's annual premium and then ongoing commission of up to 40 per cent of the annual premium paid.

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.

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