This adviser profile forms part two of your Financial Services Guide (FSG) and should be read in conjunction with this document.

**Introducing your financial adviser**

Sean Schubert and Moneywise Global Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd. (Consultum)

Level 9
436 St. Kilda Road
Melbourne VIC 3004
Phone: 0431 881 549
Fax: 03 9026 3584
Email: sean.schubert@moneywiseglobal.com

Sean has been involved in financial services since 2003 working for a variety of companies such as the Commonwealth Bank and also smaller financial planning firms. Sean’s area of expertise includes superannuation, wealth creation, risk management, Centrelink and retirement planning. Sean has provided strategic advice ranging from young accumulators to high net worth clients. Sean enjoys building long term relationships with his clients to ensure their current and future goals are achievable by having a sound financial plan.

**Investment Style**

Sean’s focus is on wealth creation strategies and protection to help clients attain financial freedom by achieving defined and specific goals. After an initial review of your personal circumstances, current asset position, cash flow, superannuation, protection and investment position, strategies are employed to ensure that your goals and objectives are attainable. A close working relationship with clients will ensure that financial strategies are appropriate to the client.

**Qualifications and memberships**

- Bachelor of Business
- Advanced Diploma of Financial Services (Financial Planning)
- Member of the Association of Financial Advisers (AFA)

**Authorisations**

- Sean Schubert ASIC Authorisation Number 456844.
- Moneywise Global Pty Ltd ASIC Authorisation Number 345261.
- Consultum Financial Advisers Pty Ltd, ABN 65 006 373 995 I AFSL 230323
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:

<table>
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<tr>
<th>Deposit products</th>
<th>Superannuation products, including:</th>
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<td>public offer superannuation funds</td>
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<td>account-based pensions and complying annuities</td>
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<td>corporate superannuation funds</td>
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<th>Life products including:</th>
<th>Retirement savings accounts</th>
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<td>investment life insurance products</td>
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<td>life risk insurance products</td>
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<th>Managed investment products, including:</th>
<th>Securities</th>
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<td>master trusts, wrap facilities, property funds</td>
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<td>tax-effective investments</td>
<td>As a referral service through an approved broker only.</td>
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I am also a registered tax (financial) adviser and am 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.

Where additional tax agent services are provided (i.e. those services in relation to the preparation and filing of tax returns, and liaison with the ATO, etc), these services constitute a separate business activity and are not provided under my authorisation with Consultum.

How is your adviser paid?

The product providers pay fees and commissions to Consultum which are explained in the Financial Services Guide and also in this document. Consultum charges Moneywise Global Pty Ltd a flat monthly fee. Your adviser is remunerated by Moneywise via a base salary, and incentives of between $5-$500 based on the levels of activity your adviser provides that are of benefit to you, as well as a commission of up to 75 per cent from any of the fees outlined in this document.

Any incentive payment your adviser receives is **not an additional fee payable by you.**

How will you pay for the financial services?

Moneywise Global does not charge any upfront/initial commissions on superannuation/investment recommendations. Only ongoing commissions and fees are payable and these charges are outlined below.

Please note that 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.

Following is a summary of our payment terms, which are inclusive of GST:
Initial and ongoing commissions for personal risk insurance

Initial commission - When insurance products are recommended, the insurance provider may pay Consultum an initial commission based on the value of your premium, which could be up to 125 per cent of the value of the premium.

Ongoing commission - When a life insurance policy is renewed, the insurance provider may also pay a renewal commission which could be up to 35 per cent of the value of the renewal premium amount.

For insurance held within your superannuation, there are no commissions payable on group insurance policies that commenced after 1 July 2013. For group insurance policies within superannuation that commenced prior to 1 July 2013, commissions may be received. Commissions may also be payable for retail insurance policies held within superannuation irrespective of the date of commencement.

Initial and 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 in addition to the cost of your entry fee. This commission may be up to 5.5 per cent (for initial commissions) and 1.1 per cent (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 financial adviser.

Financial planning advice fee

You may be charged a fee up to $5,500 for the preparation and provision of a Statement of Advice. The fee payable will be dependent on the level of complexity of the advice being provided and will be agreed to prior to the commencement of any work.

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

Are there any existing relationships that may influence the recommendations?

No.

Date of completion of Adviser Profile: 1 March 2015, Version 2.