

Financial Services Guide

Part 2 (Adviser Profile)

Version 1.0 Date 1st December 2017

PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 01/12/2017 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Enlightened Financial Solutions Pty Ltd (EFS).

I am authorised by EFS to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by EFS to distribute this FSG.

Enlightened Financial Solutions Pty Ltd (EFS)
ABN 81 600 104 354 holder of
Australian Financial Services Licence No. 502728
(‘AFSL’) 54 Gordon Street Mackay, QLD, 4740
PO Box 1983, Mackay 4740

Email: info@efsmackay.com.au
Website: www.efsmackay.com.au

SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is James Wortley.

In this document, the terms ‘I’, ‘me’, ‘us’, ‘we’ and ‘our’ refer to James Wortley. The term ‘Representatives’ refers generally to EFS’s Authorised Representatives.

My Authorised Representative number is 311228.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 20 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to Enlightened Financial Solutions, I was a Financial Adviser with Westpac as an Executive Financial Planner.

I believe that quality financial advice improves client’s lifestyle and financial outcomes throughout their life. No matter if it’s young families and wealth accumulators or those who are pre-retirees and the already retired, I have seen people at every stage of their life benefit from getting quality Financial Advice.

I believe that quality advice provides a stronger direction to achieving goals, aspirations and dreams; a greater level of security and above all else, the peace of mind that people seek to have with their finances.

I have professional interests across all areas of finance, financial advice, business, accounting and economics. These broad and diverse interests allow me to have meaningful conversations with many different clients in all areas of their Financial Advice needs. When I meet with you, I look to have meaningful, realistic and genuine conversations to address your needs today and tomorrow.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I am a Certified Financial Planner®. I hold a Diploma of Financial Services (Financial Planning), Bachelor of Business (Accounting) and am a member of the Financial Planning Association of Australia Limited and the SMSF Association.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I am a director and employee of EFS. Fees and commissions are paid to EFS. I am paid a salary and may be entitled to shareholder distributions.

SECTION 2

THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by EFS to provide financial services, including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products
- Self-Managed Superannuation

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by EFS to provide advice or services in the following areas:

- Derivatives;
- Finance broking
- Managed Discretionary Accounts

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if I provide you with personal advice.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

PRIVACY STATEMENT

In addition to the information provided in the EFS FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.efsmackay.com.au and/or by calling us on 07 4957 1600.

SECTION 3

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to EFS.

EFS receives all fees and commissions payable for the services I provide.

I am an employee, director and shareholder of EFS and paid a salary, and may be entitled to receive shareholder distributions.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

- 1.) **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee (hourly rate up to \$500 plus GST, capped at a total cost of \$11,000) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
- 2.) **Implementation:** I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
 - a. a range from \$550 (min.) to \$11,000 (max.);
 - b. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product;whichever is the greater.

- 3.) **Ongoing Advice Service and Reviews:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee up to \$33,000.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

- 4.) **Life Insurance Advice:** Where new life insurance advice is provided, all commission is reduced to 0%. We may still receive commission from existing clients of up to 32% (i.e. a \$10,000 premium we would receive up to \$3,200 pa).

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

All fees, commissions, and incentives are received by EFS.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING OR RECEIVING A REFERRAL?

I do not receive, or pay referral fees to any provider.

I have an association with Finding Loan Solutions Pty Ltd through common ownership arrangements. Where I refer you to the Finding Loan Solutions Pty Ltd as a director of EFS and Finding Loan Solutions Pty Ltd I may be entitled to shareholder distributions.

SECTION 4

CONTACT & ACKNOWLEDGMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser:

James Wortley

Mobile: 043 734 9947

Email: james@efsmackay.com.au

Website: www.efsmackay.com.au

Phone: 07 49571600

Licensee details:

Enlightened Financial
Solutions Pty Ltd

Email: info@efsmackay.com.au

Website: www.efsmackay.com.au

ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the EFS Financial Services Guide Part 1 dated 1st December 2017 and Part 2 (Adviser Profile) dated 1st December 2017.

Client name: _____

Client signature: _____ Date received: _____

Client name: _____

Client signature: _____ Date received: _____

Complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the EFS Financial Services Guide Part 1 dated 1st December 2017 and Part 2 (Adviser Profile) dated 1st December 2017 as follows:

Sent to (Client): _____

Sent on (Date): _____

Sent by (Name): _____

ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)

I/We acknowledge that I was/we were provided with the EFS Financial Services Guide Part 1 dated 1st December 2017 and Part 2 (Adviser Profile) dated 1st December 2017.

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