

BUSINESS PROFILE

ADVISER PROFILE

VERSION:

VERSION 1.0

This document contains a Business and an Adviser profile. The business profile provides information about the business your adviser works for. The adviser profile provides information about your adviser - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your adviser can provide advice on.

These profiles are part of the Financial Services Guide (FSG) and are only complete when they are provided together.

DATE ISSUED

12/11/2019

ABOUT OUR LICENSEE



ABN 30 085 870 015 **AFSL/ACL NUMBER** 238478

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Futuro is responsible for the services provided by any of its authorised or credit representatives.



Clocktower Financial Planning ACN 625 085 743 is a Corporate Authorised Representative No. 1263614 of Futuro Financial Services Pty Ltd.

OUR CONTACT DETAILS

TRADING NAME **Clocktower Financial Planning**
BUSINESS ADDRESS Level 11, 65 York St Sydney NSW 2000
POSTAL ADDRESS Level 11, 65 York St Sydney NSW 2000
TELEPHONE 02 8076 6052
FAX -
WEB www.clocktowerfinancialplanning.com.au

ABOUT OUR TEAM

Clocktower Financial Planning is a small but dedicated team who strive to provide the best advice and service to their clients.

Greg Ryan is owner and Senior planner within the business. Greg has over 30 years' experience in finance industry and over 20 years as a Financial Planner. Charlene Lum is Client Relationship Manager with over 6 years of experience in the financial planning industry.

ADVICE FEES



The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you.
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Please refer to our Client Value Proposition for full details in relation to the cost of our services.

Our advice fees (inclusive of GST) include charges for the following advice services:

INITIAL CONSULTATION (1 HOUR)	Free of charge
ADVICE HOURLY RATE	\$330
INITIAL ADVICE	\$1,100-\$7,700
ADVICE IMPLEMENTATION	0 - 2%
ONGOING ADVICE	This may be a fixed fee indexed each year in line with CPI or, Percentage of funds under management ranging from 0.55% to 1.1%
ADDITIONAL ADVICE	Based on situation.

COMMISSIONS

Commissions may be payable by product issuers for services in relation to insurance, banking deposit products, margin lending, some loan products and older investment products and annuity products. For insurance, the commission is factored into the annual premium and may range as follows:

- From 0% to 90% of the initial premium
- From 0% to 40% per annum of the renewal premium

For other products, this may range as follows:

- From 0% to 10% of the initial amount invested
- From 0% to 1.0% per annum for the value of your investment balance
- From 0% to 0.35% of your margin loan balanced and is factored into the annual interest rate.

Generally, the payment we receive will be based on the service provided. Details of other payments we receive are contained in the Product Disclosure Statements (PDS) for most financial product issuers, which are available from your adviser.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

HOW ARE WE PAID

Futuro collects our fees (incl. GST) and retains 6% of our turnover to support our business. This includes investment and strategy research, continuing education, compliance consulting and business coaching, allowing us to provide you with the highest quality service and advice. The remainder 94% of our fees is paid to Clocktower Financial Planning Pty Ltd from which your financial planner receives a salary

OTHER BENEFITS I RECEIVE

PAYMENTS FROM OTHER PROFESSIONALS

Nil

PAYMENTS TO OTHER PROFESSIONALS

We may pay a referral fee when clients are referred to us from other professionals. We have no referral arrangements in place at the moment.

Any such fee will be disclosed in your Statement of Advice if applicable.

RELATIONSHIPS AND ASSOCIATIONS

Nil

ADVISER PROFILE

ABOUT ME



My name is **GREG RYAN**, and I am an authorised representative No. 1006415 of Futuro Financial Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

Bachelor of Business, Certified Financial Planner.

EXPERIENCE

Greg started as a financial planner in 1997. Over that time Greg has helped his clients navigate some turbulent financial markets including the 2008 Global Financial Crisis. Greg has specialist knowledge in superannuation, retirement planning, managed and direct investments as well as SMSFs

MEMBERSHIPS

Financial Planning Association

MY CONTACT DETAILS

TELEPHONE 02 8076 6052

MOBILE 0419 144 155

EMAIL greg.ryan@clocktowerfinancialplanning.com.au

WHY SHOULD YOU CHOOSE ME

I aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

I undertake continuous professional development and training programs so that I am up to date with legislative changes to superannuation, investments, social security and tax environments.

I have access to technical, risk and investment research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes.

I will help you sort out your goals and weigh up different investment strategies to achieve them.

Most importantly, I turn your thoughts into action. There are no secret formulas to achieving financial security. I work with you to get the basics right and ensure you have a plan to achieve your goals over time.

ADVICE I CAN PROVIDE

I can provide you with strategic advice as well as arrange the types of financial products listed below.

I can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

I am authorised to provide advice on the products listed below:

STRATEGIES

- guidance on budgeting and goal setting
- savings and wealth creation strategies
- investment planning
- gearing strategies
- superannuation planning
- pre-retirement planning
- retirement planning
- personal insurance planning
- business insurance planning
- estate planning considerations
- aged care and Centrelink planning
- salary packaging advice

FINANCIAL SERVICES PRODUCTS

- deposit and payment products
- financial planning
- life risk insurance products
- securities
- managed investments
- managed discretionary accounts
- superannuation and retirement savings accounts
- self-managed super funds (including limited recourse borrowing arrangements)
- margin lending

HOW I AM PAID

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.