

Part two: Adviser Profile

Andrew Dick

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

Andrew Dick and BestDealInsurance.com.au Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

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Andrew Dick has over 29 years' experience in the financial services industry. Andrew Dick is authorised for general advice only and may refer you to a third party for the provision of personal financial product advice. A general advice representative can only provide you with factual information and provide advice that is general in content whereby the advice does not take into account your particular circumstances, needs and objectives.

Authorisations	Qualifications and memberships
<p>Andrew Dick ASIC Authorisation Number 384849.</p> <p>BestDealInsurance.com.au Pty Ltd ASIC Authorisation Number 384403.</p>	<p>Advanced Diploma of Financial Planning</p> <p>Mentor education, 2017</p>

Financial products and services

Your adviser is authorised by Consultum to provide general advice to wholesale and retail clients on the following classes of products:

<ul style="list-style-type: none"> ■ Deposit products ■ Risk insurance products ■ Superannuation products (excluding self-managed superannuation funds) ■ Managed investment products ■ Tax effective investments 	<p>From these classes of products, your adviser may provide the following services to you:</p> <ul style="list-style-type: none"> — Provide general financial product advice — Obtain your personal and financial information for the purposes of referring you to an Authorised Representative who is authorised to provide you with personal advice
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How is your financial adviser paid?

The fees and commissions payable to BestDeallInsurance.com.au Pty Ltd 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 BestDeallInsurance.com.au Pty Ltd, which engages your adviser to provide financial services. Of the amount received by BestDeallInsurance.com.au Pty Ltd 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

In the event the provision of general advice results in the commencement of a risk insurance product, the insurance product provider may pay upfront and ongoing commissions.

The commission is a percentage of the yearly insurance premium that you pay. The commission is paid by the insurance company and you will not be charged extra. Commissions are applied as per the following ranges:

Commission for life risk insurance products – Policies issued from 1 January 2018

Initial commission payable under an upfront structure will be capped at 88 per cent, then reduce to 77 per cent from 1 January 2019, before settling at 66 per cent from 1 January 2020. Ongoing commission under an upfront structure will be capped at 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.

Increases to Policies issued before 1 January 2018

There may be an initial commission payable of up to 130 per cent of the first year's annual premium and then ongoing commission of up to 37 per cent of the annual premium paid.

Prior to the implementation of any given risk insurance product, you will be provided with a Product Disclosure Statement that will detail the relevant premiums, charges, fees and commissions.

Initial and ongoing investment commissions – Wherever possible we do not take any initial or ongoing commissions from investment or superannuation products. In some circumstances, investment and superannuation products that were commenced prior to 1 July 2013 may pay commissions. The receipt of any such commission will disclosed to you.

Referral arrangements and fees

If it is determined that you require the provision of personal advice, then BestDeallInsurance.com.au Pty Ltd is required to refer you to an Authorised Representative who is authorised to provide personal advice. The relevant Authorised Representative will provide you with their own Financial Services Guide that will include a summary of the fees and commissions that may result from the provision of their financial services.

If business is placed as a result of a referral, full details of any applicable referral fee will be provided in your individual Statement of Advice provided to you by the relevant Authorised Representative.

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.

Date of completion of Adviser Profile: 7 March 2018, version 4.