

Part two: Adviser Profile

Dana Gibbs

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

Dana Gibbs and V & D Corporate Services Pty Ltd t/as Vettler Financial Services are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323
15a, Subiaco Village, 531 Hay Street, Subiaco WA 6008
T: 08 9322 5711 | F: 08 6323 2284 | E: admin@vettlerfs.com.au

Dana has worked in the Financial Services industry in customer service and administrative roles for over 11 years and joined Vettler Financial Services in 2015. She worked as a Financial Planning assistant since 2012 and completed her Financial Planning Diploma in 2013.

Dana is also currently studying her Advanced Diploma in Financial Planning. With her experience and education, Dana provides professional assistance to the clients of Vettler Financial Services.

Authorisations	Qualifications and memberships
Dana Gibbs ASIC Authorisation Number 1251156. V & D Corporate Services Pty Ltd t/as Vettler Financial Services ASIC Authorisation Number 427829.	Diploma of Financial Planning (Financial Services) Member of the Association of Financial Advisers (AFA)

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
<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

Dana Gibbs 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 Vettler Financial Services are explained in Part one of the FSG and also below. Fees noted below are received by Consultum and paid in full to Vettler Financial Services who pay Consultum a fixed annual fee. Of the amount received by Vettler Financial Services 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, Dana Gibbs will explain how Vettler Financial Services 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. There is a set fee of \$1,650 for the preparation of a detailed Statement of Advice.

Fee for service – implementation - initial – An initial fee for service represents the cost of implementing the advice contained in the SoA. Our hourly rate ranges from \$330 to \$650, depending on complexity. If you choose to pay a fee, we may rebate to you any upfront commissions we would otherwise receive from the entry fee. A tax invoice for services will be provided. Fees must be made payable to Consultum Financial Advisers Pty Ltd.

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 2.5 per cent per annum of assets under advice. For example if you had \$200,000 invested, the maximum ongoing fee would be \$5,000 pa.

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.

Date of completion of Adviser Profile: 27 April 2017, version 1