

Part 2 Adviser Profile



Glenn Trickey

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

Glenn Trickey and Sofcorp Wealth Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

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Glenn has been a financial adviser since 2003. His role involves research into strategies and various investment products and is heavily involved in the strategic planning and management of the practice.



Authorisations

- Glenn Trickey ASIC Authorisation Number 243210.
- Sofcorp Wealth Pty Ltd ASIC Authorisation Number 316262.



Qualifications and memberships

- CERTIFIED FINANCIAL PLANNER® professional
- Graduate Diploma of Financial Planning
- Advanced Diploma of Financial Services (Financial Planner)



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:

Deposit products

Life products including:

- investment life insurance products
- life risk insurance products

Managed investment products, including:

- master trusts, wrap facilities, property funds
- margin lending products
- tax-effective investments

Government debentures, stocks and bonds

Superannuation products, including:

- public offer superannuation funds
- account-based pensions and complying annuities
- corporate superannuation funds
- self-managed superannuation funds

Retirement savings accounts

Securities

- Active direct shares and securities advice

Managed Discretionary Account (MDA) investment programs

Glenn Trickey 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 Sofcorp Wealth 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 Sofcorp Wealth Pty Ltd, which engages your adviser to provide financial services. Of the amount received by Sofcorp Wealth 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

At your initial appointment, Glenn Trickey will explain how Sofcorp Wealth Pty Ltd 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. This fee generally ranges from \$500 to \$2,500, however depending on the complexity of the advice sought, this fee may be higher. We will advise the exact fee prior to commencing any work on your behalf.

Adviser service fee

The Adviser service fee represents the cost of providing our annual professional services to you. A summary of the services which you receive for this fee is contained in the Client Service Agreement. This fee may be up to 2 per cent per annum of assets under advice or a fixed monthly fee and will be negotiated depending on the complexity of the advice and the agreed level of service being provided. You only pay an Adviser service fee if you agree to a Client Service Agreement and then, only until it expires.

Commission for life risk insurance products – Policies issued from 1 January 2020

Initial commission payable under an upfront structure is capped at 66 per cent from 1 January 2020. Ongoing commission under an upfront structure is 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.



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.

Overseas disclosures

In order to facilitate the provision of financial services, paraplanning and other administrative services for you, your financial adviser utilises an administration service provider located in the Philippines. Accordingly, your personal information will likely be accessed from this overseas location. Any overseas disclosure of your personal information to enable these services to be provided does not affect our commitment to safeguarding your privacy and we will take reasonable steps to ensure that any overseas recipient complies with Australian privacy law.

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