



Iain Tait

Dated: 1 November 2016

ADVISER PROFILE

John James (Iain) Tait is a Sub-Authorised Representative (No 4156363) of Freedomcorp International Pty Ltd. Freedomcorp International Pty Ltd is a Corporate Authorised Representative (No 1243697) of Wealth Today Pty Ltd, who holds an Australian Financial Services Licence (No 340289). Wealth Today Pty Ltd authorises the distribution of the FSG and Adviser Profile and is responsible for the financial services provided to you.

Introduction	My name is Iain Tait and I am an Authorised Representative of Wealth Today Pty Ltd.
My educational qualifications and experience	<p>I have an Associate Degree in Financial Services (Financial Planning) and a Diploma in Financial Services (Financial Planning)</p> <p>I first became involved in financial services over three decades ago and have been personally involved in the development of some of Australia's most iconic financial service companies.</p> <p>My passion is to assist clients to achieve financial peace of mind through the application of a holistic range of financial service strategies and products.</p>
The Products I can offer you	<ul style="list-style-type: none"> ❖ Basic deposit products; ❖ Non-basic deposit products; ❖ Government debentures, stocks or bonds; ❖ Life risk insurance products; ❖ Superannuation, SMSF and Retirement Income Streams; ❖ Retirement savings accounts; ❖ Investment life insurance products; ❖ Interests in managed investment schemes including IDPS.
The services I can advise you on	<ul style="list-style-type: none"> ❖ Financial Planning, ❖ Debt Reduction, ❖ Wealth Creation and Investment Strategies, ❖ Margin Lending, ❖ Risk Management, ❖ Life, Critical Illness, Income Protection and Disability Insurance ❖ Superannuation Strategies, including Self-Managed Superannuation Funds, ❖ Retirement Planning Advice, ❖ Centrelink Benefits Review and ❖ Ongoing Advisory Services
How my company and I are paid	Wealth Today Pty Ltd initially receives all commission and fees and then splits these amounts with my Company. The Statement of Advice and/or ROA (Advice Documents) will disclose the way the commissions and fees are split between Wealth Today Pty Ltd and my Company and the Referring Party (where applicable). For details of other possible benefits, please refer to the FSG and/or Advice Documents. All fees and commissions outlined below are inclusive of GST. In very limited circumstances the fees could be greater in the most complex cases. In these instances, we will promptly inform you of the exact fee payable.
Advice preparation	You may be charged a Statement of Advice preparation fee depending on the complexity and the time spent. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The minimum SOA fee is \$500.
Implementation	Your Client Agreement will detail all Implementation Fees and will be signed by you, before any work is carried out.
Pre-existing arrangements	For existing clients already in an established commission arrangement, we may receive commission on investment products or margin lending products held. For investment products the relevant product issuer will pay initial commission between 0% and 10% and ongoing commission between 0% and 1% of the value of your investments for as long as you hold the product. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.
Insurance products	The relevant insurer will pay initial commission between 0% and 110% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product. Commissions are paid to us by the product provider.
Ongoing fee for advice	If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided. The ongoing advice fee will be based on the level of service needed and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency of the review will also impact on the fee charged.
Other Benefits, interest or associations	From time to time we may enter referral arrangements with other professionals where we may pay a fee for the referral. This will always be disclosed in the Statement of Advice but would typically represent up to 25% of initial commissions received from financial products successfully implemented.
How to find me	If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0 0410 677 768 or email iain@freedomcorp.com.au. My Office is located at 425 Vincent Street, West Leederville, WA, 6007.

This document should be read in conjunction with the Wealth Today Pty Ltd Financial Services Guide (FSG).

Distribution of the Adviser Profile by the Authorised Representative/Adviser has been approved by Wealth Today Pty Ltd.

Wealth Today Pty Ltd.

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What we do for you

- Discovery meeting (3D Client Enquiry) which gives us an insight into your current financial commitments, risks, goals and objectives.
- Complete our reciprocal authority between yourself and Freedomcorp so we can work with your accountant, solicitor or other professional. This authority allows us to project manage any requests or any requirements from your professional partners.
- Thorough and robust analysis of your spending habits (where required) with regular future budget reports
- Medical, financial and occupational pre-assessment to discover your insurance entitlements with all major life insurers in Australia
- Research & Review of any existing life and income protection insurances.
- Research & Review of superannuation funds (if applicable)
- Research & Review of superannuation fund insurances (if applicable)
- Asset allocation & Investment Strategy Review (if applicable)
- Cashflow and Capital Forecasting (for retirement planning)
- Alternative Scenario Planning (where applicable)
- Centrelink Entitlements Consideration
- Statement of Advice (SOA) with our recommendations tailored to suit your personal goals and objectives.

Insurance, Super and/or Investment Implementation Service

- Applications completed electronically, via phone, at your home or office or any other desired location.
- Designated administrator to prepare all necessary forms and documents between you and the provider
- Regular email and telephone updates regarding the status of your application
- Medicals (if necessary) to be organised by our staff and funded by the insurer.
- Meetings with insurer's underwriters to discuss applications and options.
- Negotiating policy terms on behalf of the client with the insurer's underwriters to ensure the best terms are offered.
- If policy is issued with non-standard rates or exclusions – compare terms with market to ensure best outcome for client.

Your Investment in Advice (excl. GST):	Initial Cost	Ongoing Cost* *refer to ongoing service agreement
Cashflow Management App (no SOA required)	\$660 (upfront or deducted over 6 months)	\$20 per month (plus initial cost deduction)
Insurance or Super/Investment Only SOA:	\$550 per person covered (upfront or deducted over 6 months)	Commission built into insurance premium between 10% to 30% per year 0.5% per year on assets under advice (minimum \$50 per month)
Insurance & Super/Investment SOA:	\$880 per person covered (upfront or deducted over 6 months)	
SMSF Insurance & Investment Strategy Paper:	\$1,850 (upfront or deducted over 6 months)	Review upon invitation response
Business Succession SOA:	\$2,750 (upfront or deducted over 6 months)	Cost quoted depending on review work required
Client File Keeping Fee (legislative record keeping)	Nil	\$15 per month
Basic Adviser Access Fee	Nil	\$50 per month

Fee Payment Options

All of your fees may be paid from your investments so as to have minimal immediate impact on your out of pocket costs

We may invoice you and you pay the fees outside of my investments either by credit card, EFT or direct debit

You may select a combination of both of these options