Capital Managers

Financial Services Guide

Part 2 (Adviser Profile)

Date created – 01/06/2016

PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 9 November 2015 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Securitor Financial Group Ltd (‘Securitor’) and Capital Managers Pty Ltd.

I am authorised by Securitor to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Securitor to distribute this FSG.

Securitor Financial Group Ltd
ABN 48 009 189 495 holder of
Australian Financial Services Licence No. 240687

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Sydney NSW 2001

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SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Joshua Teh and Capital Managers Pty Ltd.

In this document, the terms ‘I’, ‘me’, ‘us’, ‘we’ and ‘our’ refer to Joshua Teh and Capital Managers. The term 'Representatives' refers generally to Securitor's Authorised Representatives.

My Authorised Representative number is 388087 and the Corporate Authorised Representative number is 312874.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have worked in the Financial Services industry for more than seven years, working across portfolios, such as, share trading, lending, strategic financial advice, superannuation and retirement planning and business, groupd and personal life risk insurances.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold a Diploma of Financial Planning and am a member of the Association of Financial Advisers.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with Capital Managers Pty Ltd ABN 53 123 972 118 as an employee. Fees and commissions are paid to Capital Managers Pty Ltd by Securitor. Capital Managers Pty Ltd is also a Corporate Authorised Representative of Securitor and is not a related company of Securitor. Capital Managers Pty Ltd Authorised Representative number is 312874.

SECTION 2

THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Securitor to provide financial services, including advice or services in the following areas

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Retirement savings account products;
- Superannuation products;

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Securitor to provide advice or services in the following areas:

- Securities (e.g. shares);
- Standard margin lending facilities;
- Derivatives; and
- Self-Managed Super Funds

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if I provide you with personal advice.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

PRIVACY STATEMENT

In addition to the information provided in the Securitor FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.capitalmanagers.com.au and/or by calling us on 08 9443 9455.

SECTION 3

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Securitor.

Securitor receives all fees and commissions payable for the services we provide, and pays 100% of all the fees and commissions it receives to Capital Managers Pty Ltd. A proportion of all the fees and commissions Capital Managers receives per annum, up to $60,000 per financial year, is payable to Securitor.

I receive a salary as an employee of Capital Managers Pty Ltd. I could also receive a performance bonus which may be based on certain performance criteria, such as the revenue I generate for Capital Managers Pty Ltd, as well as a number of factors including:

- Maintaining accurate client records;
- Undertaking due and punctual reviews;
- Providing sound financial advice to clients;
- Maintaining an advice quality rating of A

My bonus potential does not influence my advice or any recommendations made.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

1.) **Recommendation**: For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to $10,000) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

2.) **Implementation**: I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
    a. a range from $900 (min.) to $1750 (max.); or

b. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product; whichever is the greater.

3.) **Ongoing Advice Service and Reviews**: If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee of up to 1.50% p.a. of total funds under management.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

Capital Managers Pty Ltd receives 100% of fees, commissions and incentives. The directors of Capital Managers Pty Ltd have a profit share arrangement to distribute company profits annually to shareholders and staff.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- **Asteron Life Partnership Reward Program**

I was invited, and have joined the Asteron Life Partnership Reward Program. As a member of that program, I may be eligible for either an additional payment and/or increased commission payments as a result of the increase in net in force premiums my clients have with Asteron Life at the end of the qualifying period.

If I recommend that you retain, increase or obtain personal risk insurance with Asteron Life Partnership Reward Program then further information on how the additional commissions I may receive is calculated will be provided to you within an advice document (i.e. SoA or RoA).

- **Other**

From time to time we may accept alternative forms of remuneration from product providers or other parties (up to a value of $300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

If you have been referred to me by an external party and you accept the services I provide, I may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA provided to you. This will be paid by me to the external party and will be at no additional cost to you.

SECTION 4

CONTACT & ACKNOWLEDGMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser:	Phone: 08 9443 9455 Fax: 08 9444 0522
Joshua Teh **Capital Managers Pty Ltd**	Email: Josh@capitalmanagers.com.au
Practice details:	Phone: 08 9443 9455 Fax: 08 9444 0522
Capital Managers **Suite 1, Level 2,** **180 Scarborough Bch Rd,** **Mt Hawthorn, WA 6016**	Website: www.capitalmanagers.com.au

ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Securitor Financial Services Guide Part 1 dated 9 November 2015 and Part 2 (Adviser Profile) dated 1 June 2016.

Client name: ______________________________

Client signature: ______________________ Date received: ____________

Client name: ______________________________

Client signature: ______________________ Date received: ____________

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Securitor Financial Services Guide Part 1 dated 9 November 2015 and Part 2 (Adviser Profile) dated 1 June 2016 as follows:

Sent to (Client name(s)):______________________________

Sent on (Date):______________________________

Sent by (Name):______________________________

ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)

I/We acknowledge that I was/we were provided with the Securitor Financial Services Guide Part 1 dated 9 November 2015 and Part 2 (Adviser Profile) dated 1 June 2016.

Client name: ______________________________

Client signature: ______________________ Date received: __________

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