

Financial Services Guide

Part 2 (Adviser Profile)

Date updated – 9 March 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 Magnitude Group Pty Ltd ('Magnitude') and Pinnacle Financial Planning Corporate Authorised Representative (CAR) 292884

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

Magnitude Group Pty Ltd.
ABN 54 086 266 202 holder of
Australian Financial Services Licence No. 221557

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200 Barangaroo Avenue, Barangaroo NSW 2000
GPO Box 3371
Sydney NSW 2001

Email: contactus@magnitude.com.au
Website: magnitude.com.au

SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Pinnacle Financial Planning Pty Ltd employ a team of qualified and experienced Financial Advisers, including, Michael Connick, Michael Watt, Jeff Shannon, Linda Meates and Ainslie Boylan. In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to this Team of Advisers and Pinnacle Financial Planning Pty Ltd. The term 'Representatives' refers generally to Magnitude's Authorised Representatives.

I am an Authorised Representative of Magnitude and am authorised by Magnitude to provide financial services, as described in this document.

My Authorised Representative number is-

Michael Connick	243208
Michael Watt	253890
Jeff Shannon	229868

Linda Meates	315375
Ainslie Boylan	315376

Our Corporate Authorised Representative number is 292884.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

Michael Connick:

I have spent over 18 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to Magnitude, I was a Financial Adviser with Pinnacle Financial Planning, a corporate authorised representative of M&S Accounting Services Pty Ltd and various financial organisations, including Westpac and the Bendigo Bank.

Michael Watt:

I have spent over 21 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to Magnitude, I was a Financial Adviser with Pinnacle Financial Planning, a corporate authorised representative of M&S Accounting Services Pty Ltd.

Jeff Shannon:

I have spent over 17 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to Magnitude, I was a Financial Adviser with Pinnacle Financial Planning, a corporate authorised representative of M&S Accounting Services Pty Ltd.

Linda Meates:

I have spent over 8 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to Magnitude, I was a Financial Adviser with Pinnacle Financial Planning, a corporate authorised representative of M&S Accounting Services Pty Ltd.

Ainslie Boylan:

I have spent over 8 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to Magnitude, I was a Financial Adviser with Pinnacle Financial Planning, a corporate authorised representative of M&S Accounting Services Pty Ltd.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

Michael Connick:

I am a Certified Financial Planner™ or CFP® Practitioner. I hold a Diploma of Financial Planning and am a member of the Financial Planning Association of Australia Limited.

Michael Watt:

I am a Certified Financial Planner™ or CFP® Practitioner. I hold a Diploma of Financial Planning and Bachelor of Business (Accounting). I am a member of the Financial Planning Association of Australia Limited.

Jeff Shannon:

I am a Certified Financial Planner™ or CFP® Practitioner. I hold a Diploma of Financial Planning and am a member of the Financial Planning Association of Australia Limited

Linda Meates:

I hold an Advanced Diploma of Financial Services and am a member of the Financial Planning Association of Australia Limited.

Ainslie Boylan:

I hold an Advanced Diploma of Financial Services and am a member of the Financial Planning Association of Australia Limited.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

Kyshec Holdings Pty Ltd owns all issued capital in the following subsidiaries –

Pinnacle Financial Planning Pty Ltd
M&S Group Administration Pty Ltd
M&S Group Accounting Pty Ltd
Super Check Audit Services Pty Ltd

The following advisers are equity owners in Kyshec Holdings Pty Ltd either by direct ownership or via the employee share plan –

Michael Connick
Michael Watt
Jeff Shannon
Linda Meates
Ainslie Boylan

All advisers participate in any dividend payable from the final declared profit from Kyshec Holdings Pty Ltd.

All advisers are employees with Pinnacle Financial Planning Pty Ltd (ABN 69 114 676 630). Fees and commissions are paid to Pinnacle Financial Planning Pty Ltd via Magnitude for distribution. Pinnacle Financial Planning Pty Ltd is also an Authorised Representative of Magnitude and is not a related company of Magnitude. Pinnacle Financial Planning Pty Ltd's Corporate Authorised Representative number is 292884.

SECTION 2

THE SERVICES I PROVIDE

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

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

Michael Connick

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products

Michael Watt

- 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;
- Securities (e.g. shares); and
- Superannuation products

Jeff Shannon

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- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products

Linda Meates

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- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products

Ainslie Boylan

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;

- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products

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

All advisers are not authorised by Magnitude to provide advice or services in:

- Derivatives

Michael Watt and Jeff Shannon are not authorised by Magnitude to provide advice or services in:

- Margin Lending

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 Magnitude 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.pinnaclefp.com.au or by calling us on 0358209100.

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 Magnitude.

Magnitude receives all fees and commissions payable for the services we provide, and pays 100% of all the fees and commissions it receives to Pinnacle Financial Planning. A proportion of all the fees and commissions Pinnacle Financial Planning receives per annum, up to \$60,000 per financial year, is payable to Magnitude.

EXAMPLE

Where Magnitude receives fees and commissions of \$100 attributable to the services provided to you by me, Pinnacle Financial Planning receives \$100 (including GST).

I receive a salary as an employee of Pinnacle Financial Planning, which is based on my experience and expertise and is unrelated to any investments recommended.

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 \$2,750 inclusive of GST) 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) 2% of the initial funds invested; 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.
 - (c) You may request that the implementation fee is charged on an hourly fee rate rather than an entry fee. The hourly rate for this service is \$200 per hour plus GST.

EXAMPLE

Where you invest \$10,000 in a product which has an entry fee of 2.2% (including GST), the placement fee and/or implementation fee will not exceed \$220 (including GST).

- 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, we will discuss which of the three ongoing service packages best meet your needs. The maximum ongoing service fee is \$6,600 p.a inclusive of GST.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

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?

All fees, commissions and incentives are received by Pinnacle Financial Planning Pty Ltd.

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:

- Local conferences
- An alternative remuneration register is maintained by Pinnacle Financial Planning. A copy of this register is available on request for a small charge.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

We do not accept or receive referral fees when making a referral to an external specialist such as an accountant, mortgage broker or solicitor.

SECTION 4

CONTACT & ACKNOWLEDGMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Echuca Phone: 03 5482 7644
Fax: 03 5480 7644
Michael Watt Email: mwatt@pinnaclefp.com.au
Jeff Shannon Email: jshannon@pinnaclefp.com.au

Kyabram Phone: 03 5857 0888
Fax: 03 5853 2334
Ainslie Boylan Email: aboylan@pinnaclefp.com.au
Jeff Shannon Email: jshannon@pinnaclefp.com.au
Michael Connick Email: mconnick@pinnaclefp.com.au
Linda Meates Email: lmeates@pinnaclefp.com.au

Shepparton Phone: 03 5820 9100
Fax: 03 5822 1985
Michael Connick Email: mconnick@pinnaclefp.com.au
Linda Meates Email: lmeates@pinnaclefp.com.au

Website: www.pinnaclefp.com.au

ACKNOWLEDGMENT – CLIENT COPY

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

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