

Financial Services Guide (Adviser Profile)

Version 3 commencing 10 February 2021

This adviser profile should be read in conjunction with the Shartru Wealth Management Pty Ltd Financial Services Guide. It's a snapshot of who I am and it sets out my contact details, professional details, the services and products I provide and how I am paid. You can contact me using the details below.

Finlay Rendoth & Associates Pty Ltd ATF Finlay Family Trust

Corporate Authorised Representative Number 296440

ACN: 003 436 468 ABN: 97 211 060 475

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Postal Address: PO Box 8125 Glenmore Park NSW 2745

Phone: 02 4733 5742

Mobile: 0408 964 042

Fax: 02 4733 5742

Email: mark@markfinlay.com.au

I have the following qualifications

Mark Finlay, Authorised Representative Number 286928

- Advanced Diploma in Financial Planning
- Diploma in Financial Planning
- Self-Managed Superannuation Specialist
- Member of Association of Financial Advisers

Robert Coyte, Authorised Representative Number 410135

- Bachelor of Commerce
- Graduate Diploma in Applied Finance and Investment (Securities Institute of Australia)
- Certified Financial Planner (CFP)
- Self-Managed Superannuation Specialist
- Tax (financial) Adviser registration #25282669*

Services Shartru Wealth can advise you on

Please refer to page 2 of the FSG.

Products I can offer you

I am authorised to provide Personal Advice on and deal in the following financial products:

Authorised Financial Products	Mark Finlay	Robert Coyte*
Deposit products	✓	N/A
Government Debentures, Stocks & Bonds	✓	N/A
Investment Life Insurance Products	✓	N/A
Life Insurance Risk Products	✓	N/A
Managed Investment Schemes, including IDPS	✓	N/A
Securities	✓	N/A
Retirement Savings Account Products	✓	N/A
Standard Margin Lending Facilities	✗	✓
Superannuation (including SMSF)	✓	N/A
Derivatives	✗	✓
Portfolio Review: <ul style="list-style-type: none"> Internal databases are maintained detailing client's investments that were recommended by licensee. This does not constitute portfolio monitoring. Portfolios are reviewed on a regular basis, subject to the client's discretion. 	✓	N/A

*Robert Coyte is responsible for certain advice provided to you (including tax) due to restrictions on my authority in those areas.

How will I charge you for the service?

I provide clients with a choice of paying a fee-for-service or allowing me to receive commission from the insurance provider that is recommended. In such cases my hourly rate may be reduced or waived for the initial advice and the implementation fee. A combination of these methods of payment for my services will also be considered. I can provide you with a fee estimate after assessing your requirements. I do not charge or receive commission on managed investment schemes.

Service Fees	Mark Finlay
Hourly rate (or part thereof)	\$330
Advice and/or implementation fee (depending on complexity)	Up to \$7,000
Ongoing retainer (based on funds under management, billed through investment portfolio) <i>For example, if your portfolio is for \$100,000 you will be charged \$1,100 p.a. I will consider capping this fee for amounts greater than \$1,000,000 depending on circumstances.</i> (based on service package, billed through agreed method)	<ul style="list-style-type: none"> Up to 1.1% pa Up to \$14,000 pa

Do I receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to you and how is that commission calculated?

1. All fees are paid initially to Shartru Wealth Management (Licensee). Shartru Wealth passes on 100% of all fees received to Finlay Rendoth.
2. Where a life insurance company product has been recommended the issuer of the product may pay Shartru Wealth a commission which ranges between 30% and 60% of your first year's premium plus GST. E.g. If your first year's premium is \$500 and the initial commission is 60% Shartru Wealth will receive \$300.
3. The issuer of the insurance product may also pay Shartru Wealth an ongoing commission which can vary depending on the product. It ranges between 8% and 30.25% of your second and subsequent years premium. If your premium for the second and subsequent years is \$500 and the ongoing commission is 30% Shartru Wealth will receive \$150 per annum.
4. I may receive a salary, management fee or distribution of profits from Finlay Rendoth. The amount of this salary is dependent on a range of factors including the amount of revenue received by me.
5. When share trading services are utilised to deal in shares, I do not receive brokerage.
6. Neither Finlay Rendoth nor I receive conflicted remuneration.
7. The exact amounts of any fees, commissions, bonuses or other incentives received by me and the licensee will be included in a Statement of Advice that we will provide to you.

Do I have any Referral Arrangements in place or potential Conflicts of Interest?

1. Finlay Rendoth and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in.
2. If you have been referred to us by another party, we do not pay a referral fee.
3. If we refer you to another party, I am not permitted to receive a referral fee.
4. I am not permitted to act on your behalf if I have a conflict of interest or duty to you.
5. Finlay Rendoth and I do not own shares in Shartru IM and Shartru Wealth.