

Financial Services Guide

Part 2 (Adviser Profile)

Date updated – 1st July 2021

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 1st July 2021 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Pinnacle FP Pty Ltd and Pinnacle Financial Planning, Corporate Authorised Representative (CAR) 292884

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

Pinnacle FP Pty Ltd.
ABN 20 626 328 327 holder of
Australian Financial Services Licence No. 509196
52 Wyndham Street, Shepparton Vic 3630
PO Box 1068, Shepparton Vic 3632
Phone: 0358209100
Email: pinnaclefp@pinnaclefp.com.au
Website: pinnaclefp.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, 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 Pinnacle FP Pty Ltd's Authorised Representatives.

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

My Authorised Representative number is-

Michael Connick	243208
Michael Watt	253890
Linda Meates	315375
Ainslie Boylan	315376

Our Corporate Authorised Representative number is 292884.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

Michael Connick:

I have been a Financial Adviser since 1995 offering advice to individual clients as well as small and large business clients. Prior to Pinnacle FP Pty Ltd, I was a Financial Adviser with Pinnacle Financial Planning, a corporate authorised representative of Magnitude Group Pty Ltd, and 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 been a Financial Adviser since 1999 offering advice to individual clients as well as small and large business clients. Prior to Pinnacle FP Pty Ltd, I was a Financial Adviser with Pinnacle Financial Planning, a corporate authorised representative of Magnitude Group Pty Ltd, and Pinnacle Financial Planning, a corporate authorised representative of M&S Accounting Services Pty Ltd.

Linda Meates:

I have been a Financial Adviser since 2008 offering advice to individual clients as well as small and large business clients. Prior to Pinnacle FP Pty Ltd, I was a Financial Adviser with Pinnacle Financial Planning, a corporate authorised representative of Magnitude Group Pty Ltd and Pinnacle Financial Planning, a corporate authorised representative of M&S Accounting Services Pty Ltd.

Ainslie Boylan:

I have been a Financial Adviser since 2008 offering advice to individual clients as well as small and large business clients. Prior to Pinnacle FP Pty Ltd, I was a Financial Adviser with Pinnacle Financial Planning, a corporate authorised representative of Magnitude Group Pty Ltd and 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.

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
Linda Meates
Ainslie Boylan

All advisers participate in any dividend payable from the final declared profit from Kyshec Holdings P/L.

The following advisers are Directors of Pinnacle FP Pty Ltd –

Michael Watt
Michael Connick

All advisers are employees with Pinnacle Financial Planning Pty Ltd (ABN 69 114 676 630). Fees and commissions are paid to Pinnacle FP Pty Ltd for distribution. Pinnacle Financial Planning Pty Ltd is also an Authorised Representative of Pinnacle FP Pty Ltd but is not a related company of Pinnacle FP Pty Ltd.

SECTION 2

THE SERVICES WE PROVIDE

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

I am authorised by Pinnacle FP Pty Ltd 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

Linda Meates

- 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);
- Superannuation products and
- Residential Aged Care Advice.

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?

No adviser under the Pinnacle FP Pty Ltd licence is authorised to provide advice and services in:

- Derivatives

Michael Watt is not authorised by Pinnacle FP Pty Ltd 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 Pinnacle FP Pty Ltd 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 life insurance commissions disclosed in this FSG which are attributed to the services provided to you by me are paid directly to Pinnacle FP Pty Ltd. They receive all fees and commission payable for the services we provide, and pay 100% of all these fees and commissions to Pinnacle Financial Planning.

EXAMPLE

Where Pinnacle FP Pty Ltd 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 products I have 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 \$6,600 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.
- 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 \$220 per hour inclusive of 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 life insurance product issuer.

Where I receive an initial commission and/or ongoing commission amount in respect of life insurance products, 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 FP 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 Email: mwatt@pinnaclefp.com.au
Michael Watt	
Kyabram	Phone: 03 5857 0888 Email: aboylan@pinnaclefp.com.au
Ainslie Boylan	Email: mconnick@pinnaclefp.com.au
Michael Connick	Email: lmeates@pinnaclefp.com.au
Linda Meates	
	Phone: 03 5820 9100 Email: mconnick@pinnaclefp.com.au
Shepparton	Email: lmeates@pinnaclefp.com.au
Michael Connick	
Linda Meates	Website: www.pinnaclefp.com.au

ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Pinnacle FP Pty Ltd Financial Services Guide Part 1 dated 1 July 2021, and Part 2 (Adviser Profile) dated 1 July 2021

Client name:	_____	Date received:	_____
Client signature:	_____		
Client name:	_____	Date received:	_____
Client signature:	_____		

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

I confirm that I sent a copy of the Pinnacle FP Pty Ltd Financial Services Guide Part 1 dated 1 July 2021, and Part 2 (Adviser Profile) dated 1 July 2021 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

- Pinnacle FP Pty Ltd Financial Services Guide (FSG) Part 1 dated 1 July 2021 and
- FSG Part 2 (Adviser Profile) dated 1 July 2021.

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

- Pinnacle FP Pty Ltd Financial Services Guide (FSG) Part 1 dated 1 July 2021 and
- FSG Part 2 (Adviser Profile) dated 1 July 2021 as follows:

Sent to: (Client/s names): _____

On : _____ (Date)

Sent by : _____