

Part 2 Adviser Profile

Anthony D'Alessandro

There are two parts to the Financial Services Guide (FSG). This Adviser Profile forms Part two of your FSG and should be read in conjunction with Part one before making any decisions.



Introducing your financial adviser

Anthony D'Alessandro and Required Financial Services Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

194 Gladstone Street, South Melbourne, VIC 3205

T: 03 9695 5600 | F: 03 9695 5670

E: finplanning@required.com.au

Anthony has been involved in the financial services industry since 1991 in both financial planning and finance, and has been an Authorised Representative with various licensees since 1998. Anthony is committed to helping his clients achieve their financial goals.



Authorisations

- Anthony D'Alessandro ASIC Authorisation Number 223011.
- Required Financial Services Pty Ltd ASIC Authorisation Number 421161.



Qualifications and memberships

- Advanced Diploma of Financial Services (Financial Planning)
- SMSF Specialist Advisor™
- Diploma of Finance and Mortgage Broking Management
- Certificate IV in Finance and Mortgage Broking



Financial products and services

Your adviser is authorised by Consultum to provide financial product advice to wholesale and retail clients on the following classes of products:

Deposit products

Life products including:

- investment life insurance products
- life risk insurance products

Managed investment products, including:

- master trusts, wrap facilities, property funds
- margin lending products
- tax-effective investments

Government debentures, stocks and bonds

Superannuation products, including:

- public offer superannuation funds
- account-based pensions and complying annuities
- corporate superannuation funds
- self-managed superannuation funds

Retirement savings accounts

Securities

- Active direct shares and securities advice

Anthony D'Alessandro is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service, where the advice is:

- provided in the context of the personal advice authorised by Consultum, and
- part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO, etc), are not provided under Consultum's AFSL and are not covered by this FSG. They should be treated as a separate business activity.



How is your financial adviser paid?

The fees and commissions payable to Required Financial Services are explained in Part one of the FSG and also below. Consultum may retain up to 5 per cent of these fees and commissions and then pay the balance to Required Financial Services, which engages your adviser to provide financial services. Of the amount received by Required Financial Services from Consultum, your adviser is paid a salary, part of which may cover your adviser's operational expenses.



Other benefits?

Apart from the "Other benefits" section disclosed in part one, there are no other benefits received or relationships that may influence the recommendation.

Date of completion of Adviser Profile

18 December 2020, version 9



Service and advice fees paid by you

Your initial appointment is complimentary. At this meeting, Anthony D'Alessandro will explain how Required Financial Services operates, what you can expect and the payment options. All fees and commissions payable by you will be explained to you at the time advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice. All amounts noted below are inclusive of GST:

Statement of Advice (SoA)

A Statement of Advice fee is charged to cover the cost of researching, developing, preparing and implementing your advice document. This fee ranges from \$4,400 to \$22,000 depending on complexity. Please note, our initial advice fees still apply where you decide not to implement our advice.

Adviser service fee

The Adviser service fee represents the cost of providing our annual professional services to you. The services offered for these fees will be outlined in your Client Service Agreement explaining both the timing of portfolio and strategic reviews along with other ancillary benefits. Our proposed service package offering is agreed with you at the time we prepare your SoA based on a number of factors including complexity and structure of portfolios, the ongoing need for maintenance of your portfolios and strategy. Our Adviser service packages commence at \$2,200 per annum or may be charged as a percentage of assets under management with an average fee of 1.1%. Fees are payable by various methods which will be discussed with you based on cost, tax effectiveness as well as your cashflow considerations. Note that you only pay an Adviser service fee if you agree to a Client Service Agreement and then, only until it expires.

Commission for life risk insurance products – Policies issued from 1 January 2020

Initial commission payable under an upfront structure is capped at 66 per cent from 1 January 2020. Ongoing commission under an upfront structure is 22 per cent of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37 per cent.