



Financial Services Guide

Part 2 (Adviser Profile)

Date 01/10/2018

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 DC Advice Pty Ltd.

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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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?

Your Financial Adviser is Carl Wade and DC Advice Pty Ltd.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Carl Wade and DC Advice Pty Ltd. The term 'Representatives' refers generally to Magnitude's Authorised Representatives.

My Authorised Representative number is 1007528 and the Corporate Authorised Representative number is 1243255

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

Carl has more than 10 years' experience working in various roles within the banking and finance sector. Carl has joined DC Advice Pty Ltd to pursue an independent business role which allows a more personalised service and a holistic approach to financial planning.

Carl provides advice to a diverse range of clients requiring assistance in areas such as wealth creation, pre-retirement and retirement planning, estate planning and risk protection.

Carl has a hands-on and personal approach which allows him a real insight into the client's situation and the ability to offer solutions that work for them and make a real difference.

As a financial planner Carl focuses on helping clients effectively manage, grow and protect their wealth. Carl has a proven track record of building long-term partnerships with industry knowledge with a proactive and straightforward approach so his clients can make clear, informed decisions with confidence.

Carl enjoys following sports such as rugby league and playing golf.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

Carl has completed an Advanced Diploma of Financial Planning.

Carl is committed to continual professional development.

Carl is a member of the Association of Financial Advisers (AFA).

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with DC Advice Pty Ltd (14 612 840105) as an employee.

DC Advice Pty Ltd has a corporate relationship with DC Accounting Pty Ltd T/A DC Advisory Group (69 109 459 047).

Fees and commissions are paid to DC Advice Pty Ltd by Magnitude for distribution to me. DC Advice Pty Ltd is also a Corporate Authorised Representative of Magnitude and is not a related company of Magnitude. DC Advice Pty Ltd's Authorised Representative number is 1243255.

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:

- 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);
- Derivatives; and
- Superannuation products

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

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

- Finance broking and other credit activities

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 in our office or by calling us on 07 4616 9000.

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 DC Advice Pty Ltd. A proportion of all the fees and commissions DC Advice Pty Ltd receives per annum, up to \$60,000 per financial year, is payable to Magnitude.

I receive a salary as the Director of DC Advice Pty Ltd. I could also receive a performance bonus which may be based on certain performance criteria, such as the revenue I generate for DC Advice Pty Ltd.

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 \$11,000) 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 range from \$1,100 (min.) to \$11,000 (max.); or
 - \$385 per hour; or
 - 5% of the initial funds invested, or 120% of premium; or
 - 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 ranging from \$1,100 to \$33,000 or up to 2% p.a. of total funds under management.

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 DC Advice 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:

- 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?

I may receive a payment for making a referral to an external specialist such as an accountant, mortgage broker or solicitor. Any amount payable will be disclosed in the SoA provided to you. This will be paid by the external specialist and will be at no additional cost to you.

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: 07 4616 9000
Carl Wade and DC Advice Pty Ltd. Fax: 07 4638 0621
Mobile: 0438 415 038
Email: carl@dcadvisorygroup.com.au

Practice details:

DC Advice Pty Ltd
160 Hume Street
Toowoomba Qld 4350

ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Magnitude Financial Services Guide Part 1 dated 1 October 2018 and Part 2 (Adviser Profile) dated 01/10/2018.

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 1 October 2018 and Part 2 (Adviser Profile) dated 01/10/2018 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 1 October 2018 and Part 2 (Adviser Profile) dated 01/10/2018.

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