



Financial Services Guide (Adviser Profile)

Version 5.0 Commencing 1 March 2022

This adviser profile should be read in conjunction with the Shartru Wealth Management Pty Ltd Financial Services Guide(FSG). 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. I am authorised to distribute this FSG to you. You can contact me using the details below.

The Trustee for the Triple Impact Advisory Trust,

Corporate Authorised Representative Number 1284075

ABN: 80 486 985 387

Mobile: 0439 663 562

Email: adrian@tripleimpact.com.au

I have the following qualifications

Adrian Nathaniel , Authorised Representative Number 457 780

- Diploma of Financial Planning (Investment Banking Institute)
- Self-Managed Superannuation Specialist
- Tax (Financial) Adviser registration #25680235
- Member of Ethical Advisers Co-op

Robert Coyte, Authorised Representative Number 410135

- Bachelor of Commerce
- Graduate Diploma in Applied Finance and Investment (Securities Institute of Australia)
- Member of the Association of Independently Owned Financial Planners
- Self-Managed Superannuation Specialist

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 General/Personal Advice on and deal in the following financial products:

Authorised Financial Products	Adviser Name	Robert Coyte*
Deposit and payment products limited to: (a) basic deposit products; (b) deposit products other than basic deposit products	✓	N/A
Derivatives	N/A	✓
Debentures, stocks or bonds issued or proposed to be issued by a government	✓	N/A
Life products including: (a) investment life insurance products; and (b) life risk insurance products	✓	N/A
Interests in managed investment schemes including: (a) investor directed portfolio services	✓	N/A
Retirement savings accounts	✓	N/A
Securities	✓	N/A
Standard margin lending facility	✓	N/A
Superannuation (standard)	✓	N/A
Self-managed superannuation funds	✓	N/A
Tax (financial) adviser	✓	N/A
Portfolio Review: <ul style="list-style-type: none"> Internal databases are maintained detailing client's investments that were recommended by the 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 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	Adrian Nathaniel
Hourly rate (or part thereof)	\$250
Advice and/or implementation fee (depending on complexity)	Up to \$10,000
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 for 12 months. I will consider capping this fee for amounts greater than \$1,000,000 depending on circumstances.</i>	<ul style="list-style-type: none"> Up to 1.1% 1.1% up to \$500,000 0.55% over \$500,000
(based on service package, billed through agreed method)	Up to \$4,997pa



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 The Trustee for the Triple Impact Advisory Trust .
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 The Trustee for the Triple Impact Advisory Trust. The amount of this salary is dependent on a range of factors including the amount of operational expenses required to operate The Trustee for the Triple Impact Advisory Trust.
5. When share trading services are utilised to deal in shares, I may receive between \$33 and 90% of the brokerage amount paid to the stockbroker. For example, if brokerage for a share trade is \$77, I will receive \$49.05
6. Neither The Trustee for the Triple Impact Advisory Trust nor I receive conflicted remuneration.
7. The exact amounts of any fees, commissions, bonuses or other incentives received by The Trustee for the Triple Impact Advisory Trust and the licensee will be included in a Statement of Advice, Record of Advice and Product Disclosure Statement(s) that we will provide to you. That will include any referral fees that we receive or pay to other parties as well.

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

1. The Trustee for the Triple Impact Advisory Trust 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 may pay the other party a referral fee of up to 20% of any fee or commission generated from those referrals.
3. If we refer you to another party, I am not permitted to receive a referral fee however The Trustee for the Triple Impact Advisory Trust may receive up to 20% of any fee or commission generated from that referral*. (*please note that they are a related party to CAR and me or Shartru Wealth).
4. If it is in your best interests and appropriate for your needs and objectives, Adrian Nathaniel may recommend products/ services issued by a company or associate within the Shartru Group that may benefit from the recommendation by receiving product, administration, investment fees, and other fees. These fees are all disclosed in the relevant PDS, IDPS or fees guide and will be fully disclosed in your SoA.
5. The Trustee for the Triple Impact Advisory Trust and I do not own shares in Shartru IM and Shartru Wealth.