

Adviser Profile

David Linco

Who is my adviser?

David Linco and Davlin Financial Planning Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd.

A3/2-4 Central Avenue, Thornleigh NSW 2120

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David Linco has been helping people progress their financial position over the last 15 years. With his background as a qualified accountant, mortgage broker and financial planner he is well positioned to understand client needs and then provide practical advice on a broad range of financial strategies.

David is the founding Director and Principal of Davlin Financial Planning Pty Ltd and Davlin Wealth Management.

Whether you are looking to buy a home, build wealth, prepare for retirement, start a family or boost your super, David can review the decision and point out the financial impacts and risk management strategies to help you prepare financially for that decision.

Find out what clients have to say about David and Davlin Financial Planning at the Testimonials page of the Davlin website at www.davlin.biz

David Linco ASIC Authorisation Number 284156.

Davlin Financial Planning Pty Ltd ASIC Authorisation Number 336802.

Consultum Financial Advisers Pty Ltd. ABN 65 006 373 995 ('Consultum')

Australian Financial Services Licensee, Licence No. 230323

What kinds of financial products and services are you authorised to provide to me?

I am authorised by Consultum to provide financial product advice to wholesale and retail clients, on the following class of products:

- **Deposit Products**
- **Life Products including:**
 - Investment life insurance products
 - Life risk insurance products
- **Superannuation products, including:**
 - Public Offer Superannuation Funds
 - Allocated Pensions and Complying Annuities
 - Corporate Superannuation Funds
 - Self Managed Superannuation Funds
- **Retirement Savings Accounts**
- **Managed Investment products, including:**
 - Master trusts, Wrap Facilities, Property Funds
 - Tax-effective investments
- **Securities**
 - As a referral service through an approved broker only

How I am paid?

The product providers pay fees and commissions to Consultum which are explained in the Financial Services Guide and also below. Consultum retains a percentage of up to 5% of these fees and commissions and then pays the balance to Davlin Financial Planning, which engages me to provide financial services. The amount paid by Consultum to Davlin Financial Planning ranges from 95% to 99% of the fees and commission received by Consultum. Davlin Financial Planning also pays Consultum fees for dealer services, software and professional indemnity insurance. Davlin Financial Planning is also responsible for the payment of wages and salaries for its directors and staff and for all other operational expenses such as rent, superannuation and other overheads, which are necessary to deliver its range of financial services to you.

This profile is part of your Financial Services Guide and should be read in conjunction with this document.

Summary of Fee Options

Your initial appointment is at our expense. At this meeting, I will explain how we operate, what you can expect in our fees & charges and our payment options. A corporate value of Davlin Financial Planning is transparency of fees & charges. This means you will always be advised upfront of all fees & charges before choosing to work with us. All fees and commissions payable by you will be explained to you at the time advice is given and fully detailed in a Statement of Advice, Record of Advice and Product Disclosure Statements (PDS). Any of the below payments will be made as agreed with you to the extent permitted by law. You will have the ability to "select" your preferred payment option prior to the provision of advice.

Below is a summary of our payment options, which are inclusive of GST:

Adviser Service Fee Upfront/Entry Fee/Contribution Fee –

Adviser Service Fee Upfront/Entry Fee/Contribution Fee – The product provider deducts the fee from the funds invested and pays this to Consultum. This fee may be up to 4.4% dependent on the product provider and the specific product recommended.

Adviser Service Fee Once-Off – The product provider deducts a once-off fee for the services provided to you in relation to your account and pays this to Consultum. This fee may be up to 1.16% and/or from \$200.

Adviser Service Fee Ongoing – The product provider deducts the fee from the account balance and pays this amount to Consultum. The amounts paid will depend on the investment value and will continue for the duration of your account. This fee may be up to 2.1% per annum.

Financial Planning Advice Fee – You may be charged a fee, based on either the time we spend developing the plan and/or the value of the funds you invest. Our current hourly based rate is \$250 per hour for Para-Planning and \$350 per hour for Financial Planning work.

Our plan (Statement of Advice) based fees range from \$660 to \$7,700. The cost of advice will depend on scope and complexity and will be outlined after the initial meeting after we have met and better understand your financial position and goals & objectives.

Initial & Ongoing Commissions for Personal Risk Insurance

Initial Commission - Where insurance products are recommended, the insurance provider may pay Consultum an initial commission based on the value of your premium. This may be up to 125% of the value of the premium.

Ongoing Commission - Where a life insurance policy is renewed, the insurance provider may also pay a renewal commission. Where this happens the commission may range up to 35% of the value of the renewal premium amount.

For insurance that is held within your superannuation there are no commissions payable on group insurance policies, however, commissions may be payable on retail insurance policies.

Initial & Ongoing Commissions for Investments entered into prior to 1 July 2013

The product provider pays the initial commission and ongoing commissions to Consultum.

This amount is not an additional cost to your entry fee. This commission may be up to 4.4% (for initial commissions) and 1.1% (for ongoing commission) dependent on the product provider and the specific product recommended. These payments apply to initial and additional investments.

For any investments entered into after 1 July 2013 initial and ongoing commissions from the product provider are not paid to your adviser.

Through discussion, any combination of the above options may be negotiated.

Do any relationships or associations exist which might influence you in providing me with the financial services, other than what has already been outlined in the FSG?

No.