

Adviser Profile

Dated: 17th February 2021

Simon Burge

Simon Burge is a Sub-Authorised Representative (No 318251) of Plan, Protect, Prosper Pty Ltd trading as Kensington Financial Services. Plan, Protect, Prosper Pty Ltd is a Corporate Authorised Representative (No 1285532) of Wealth Today Pty Ltd, who holds an Australian Financial Services Licence (No 340289). Wealth Today Pty Ltd authorises the distribution of this Adviser Profile and the Financial Services Guide that accompanies it and is responsible for the financial services provided to you.

Introduction

My name is Simon Burge and I am an Authorised Representative of Wealth Today Pty Ltd.

My educational qualifications and experience

Fellow Chartered Financial Planner
Advanced Diploma of Financial Services (Financial Planning)
Practitioner Member of AFA
Registered Tax (Financial) Adviser.

The advice and products I can offer you

I am authorised by Wealth Today under its AFSL to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government.
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Securities
- Self-managed Superannuation Funds
- Margin Lending

How my company and I are paid?

Wealth Today initially receives all fees received from my clients and product providers and distributes them to me or my company after their fees and other expenses are deducted. Wealth Today generally retains a percentage of fees paid under its arrangements with me or my company. These may vary and will be disclosed in advice documents such as a Statement of Advice or Record of Advice.

For details of other possible benefits, please refer to the FSG and/or Advice Documents. All fees and commissions outlined below are inclusive of GST.

Advice preparation

You may be charged a Statement of Advice preparation fee depending on the complexity and the time spent. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The minimum SOA fee is \$440.

Implementation

Your Terms of Engagement (ToE) will detail all Implementation Fees and will be signed by you, before any work is carried out.

Our implementation fees range from \$1,320 up to \$4,500 in most cases.

Example - If you elect to proceed with our advice a 1.1% fee based on the value of your investments will apply. For example, for investments valued at \$100,000 the maximum implementation fee would be \$1,100.

<i>Pre-existing arrangements</i>	For existing clients already in an established commission arrangement, we may receive commission on investment products or margin lending products held. For investment products the relevant product issuer will pay initial commission between 0% and 10% and ongoing commission between 0% and 1% of the value of your investments for as long as you hold the product. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.
<i>Insurance products</i>	Effective 1 January 2020, my company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply. These commission payments are made by the relevant product issuers and are not an additional cost to you.
<i>Ongoing fee for advice</i>	If you elect to pay a fee for access to services involved in the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided. The ongoing advice fee will be based on the level of services made available to you and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency that review services are made available to you will also impact on the fee charged. Our ongoing fees range from \$720 per person, per year up to \$3,300 per person, per year.
<i>Ad hoc advice</i>	FEE FOR SERVICE My/our hourly fee rate is \$330 per hour inclusive of GST.
<i>Other Benefits, interest or associations</i>	We do not have any paid referral arrangements in place.
<i>How to find me</i>	If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0403 890 899 or via email at simon@kensingtonfs.com.au

This document, the Adviser Profile, should be read in conjunction with the Wealth Today Pty Ltd Financial Services Guide (FSG). Distribution of this Adviser Profile by the Authorised Representative/Adviser has been approved by Wealth Today Pty Ltd.

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