

BUSINESS PROFILE

ADVISER PROFILE VERSION: **VERSION** 2.0

This document contains a Business and an Adviser profile. The business profile provides information about the business your adviser works for. The adviser profile provides information about your adviser - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your adviser can provide advice on. These profiles are part of the Financial Services Guide (FSG) and are only complete when they are provided together.

DATE ISSUED

27 March 2020

ABOUT OUR LICENSEE



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Futuro is responsible for the services provided by any of its authorised or credit representatives.



Carbon Wealth Osborne Park Pty Ltd ("Carbon Wealth") ABN 90 988 280 436 is a Corporate Authorised Representative No.1239944 of Futuro Financial Services Pty Ltd.

OUR CONTACT DETAILS

TRADING NAME Carbon Wealth Osborne Park Pty Ltd

BUSINESS ADDRESS Level 5, Suite 34, 25 Walters Drive Osborne park WA 6017

POSTAL ADDRESS PO BOX 1838 Osbourne Park 6017

TELEPHONE (08) 9446 8588

WEB Carbongroup.com.au

ABOUT OUR TEAM

A team philosophy of prosperity

Prosperity is about so much more than wealth – it means something different to each person, and it's something we believe everyone deserves to experience.

We, at Carbon Wealth, work with you to define your vision for a better, brighter future. Whether your idea of prosperity is family, lifestyle, community or material, we help you define and achieve this. With a considered and strategic financial plan "Carbon Box", we provide you certainty and peace of mind to spend more time on what matters. By guiding clients through their financial journeys, we value these real changes and legacies we help to create. We are passionate and committed to creating this positive impact on the future of our clients, or team and our community.

ADVICE FEES



The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you.
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Please refer to our Client Value Proposition for full details in relation to the cost of our services.

Our advice fees (inclusive of GST) include charges for the following advice services:

INITIAL CONSULTATION (1 HOUR)	At our cost
GENERAL ADVICE HOURLY RATE	Financial adviser - \$350 per hour Planning assistant - \$165 per hour Administrative assistant - \$110 per hour
INITIAL PERSONAL ADVICE	Based on complexity (Ranges \$2,200 - \$25,000)
PERSONAL ADVICE IMPLEMENTATION	Hourly fee \$165 per hour or range \$500 – 5,000
PERSONAL ONGOING ADVICE	Based on Services Selected Ranges \$3,000pa- \$25,000pa
ADDITIONAL PERSONAL ADVICE	Based on Complexity (Ranges \$2,800-\$25,000)

Fees will increase on July 1 each year in line with the Consumer Price Index (CPI).

COMMISSIONS

Commissions may be payable by product issuers for services in relation to insurance, banking deposit products, margin lending, some loan products and older investment products and annuity products. For insurance, the commission is factored into the annual premium and at 1 Jan 2020 is as follows

- From 0% to 66% of the initial premium
- From 0% to 22% per annum of the renewal premium

For other products, this may range as follows:

- From 0% to 10% of the initial amount invested
- From 0% to 1.0% per annum for the value of your investment balance

Generally, the payment we receive will be based on the service provided. Details of other payments we receive are contained in the Product Disclosure Statements (PDS) for most financial product issuers, which are available from your adviser.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

HOW ARE WE PAID

I receive a salary as an Employee of carbon Wealth Osborne park Pty Ltd. I could also receive a performance bonus which may be based on certain performance criteria.

Carbon Wealth Osborne Park Pty Ltd ATF Carbon Wealth Osborne Park Unit Trust. uses a scorecard approach to determine retention of my position as well as eligibility for a discretionary bonus. The details of the scorecard are as follows;

- Clients 40% weighting for service over and above our standard service level agreement,
- Team 30% weighting for developing and retaining a collegiate relationship,
- Financial 20% weighting for servicing and retaining ongoing service agreements and
- Compliance and Practice efficiencies 10% weighting for retaining a A or B rated compliance score and identifying more efficient business practices.

My bonus potential does not influence my advice, or any other recommendations made.

Futuro, as our chosen Australian Financial Services Licensee provider, provides governance and oversight for our advisory activities. This includes investment and strategy research, continuing professional education, compliance consulting and business coaching, allowing us to provide you with the highest quality service and advice. To provide Carbon Wealth with these services Futuro charges us a fixed fee of \$12,000 per annum plus 4% Professional Indemnity. In November 2020, Futuro will increase the fixed fee to \$24,000 per annum, reverting to \$27,500 after November 2022. The remainder of our sales fees are paid to Carbon Wealth Osborne Park from which I, as your Financial Adviser receive a salary.

OTHER BENEFITS I RECEIVE

PAYMENTS FROM OTHER PROFESSIONALS

Not Applicable

PAYMENTS TO OTHER PROFESSIONALS

Not Applicable

RELATIONSHIPS AND ASSOCIATIONS

Carbon Wealth Osborne park Pty Ltd is a subsidiary of the Carbon Group.

ADVISER PROFILE



My name is Janean Hicks and I am an authorised representative No. 344257 of Futuro Financial Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

Diploma in Financial Services (Dip FS), Certified Financial Planner (CFP) South Africa, accredited to provide advice in Self-managed Super funds, Estate planning and ASX securities.

I am currently working on completing my master's in financial planning.

EXPERIENCE

Placed at the heart of Carbon Wealth is the story of Director Janean Hicks. Growing up in South Africa, Janean suffered the loss of her father as a young girl, and the drama that followed because he didn't have his financial affairs in order, continues to serve as her motivation to make a difference in the lives of families.

Janean story drives the vision, the passion, and care that flows through every aspect of Carbon Wealth, and through her 25 years of experience, she is able to provide personal guidance and is passionate about helping clients manage their financial affairs, helping them make prudent financial decisions, navigating complex, hard to understand intricacies of investment, financial markets, taxation, and the ever changing regulations. Janean will take time to understand your needs, goals and preferences and guide you along the way.

Though Carbon Wealth, Janean aspires to have a positive impact on the lives of her clients. She wants to take away the worry and replace it with peace of mind. And she wants her clients to be able to say comfortably that a plan is in place for the future of their family.

MEMBERSHIPS

Professionally- I am a member of the Financial Planning Association of Australia (FPA) and registered with the Tax Practitioner Board.

MY CONTACT DETAILS

TELEPHONE	(08) 9446-8588
MOBILE	0458 575 454
EMAIL	janean@carbongroup.com.au

**WHY SHOULD YOU
CHOOSE ME**

I will support you, and coach you, when required, to help you articulate and define your goals-so they are specific, measurable, achievable, realistic and timely. I will then advise you on the different strategies to achieve them.

I listen to you, I provide personalised, thoughtful, measured and responsible advice suited to your objectives and believe that sound advice and planning is the key building a meaningful and purposeful life.

I undertake continuous professional development and training programs so that am up to date with legislative changes to superannuation, investments, social security and tax environments. Through my licensee (Futuro) I have access to technical, risk and investments research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes. Most importantly, I turn your thoughts into action. There is no secret formulas to achieving financial security.

ADVICE I CAN PROVIDE

I work with you to get the platform in place, to build, to refine, to adjust, to ensure you have plan in place to support you through life.

I can provide you with strategic advice as well as arrange the types of financial products (listed below) if required.

I can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

I am authorised to provide advice on the products listed below:

STRATEGIES

- Goal Setting -SMART (specific, measurable, Accountable, realistic, time bound)
- guidance on personal and business budgeting and cash flow planning
- liquidity an risk management for large capital purchase/asset acquisition or disposal (e.g. property or plant and equipment)
- debt management and reduction
- savings and wealth creation strategies
- investment planning
- superannuation planning
- pre-retirement planning
- retirement planning
- personal insurance planning
- business insurance planning
- estate planning considerations
- aged care and Centrelink planning
- salary packaging advice

FINANCIAL SERVICES PRODUCTS

- deposit and payment products
- financial planning
- life risk insurance products
- securities
- managed investments
- direct equities
- managed discretionary account services
- superannuation and retirement savings accounts
- self-managed super funds (including limited recourse borrowing arrangements)

HOW I AM PAID

I control a 50% percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you. As an employee of Carbon Wealth Osborne park Pty Ltd, I receive a salary package which can include bonuses based on my performance and contribution to the business.