

Adviser Profile

31st August 2022

David Robertson

David Robertson is a Sub-Authorised Representative (No 246122) of Pines Financial Planning & Accounting Pty Ltd ATF Robertson Family Trust. Pines Financial Planning & Accounting Pty Ltd ATF Robertson Family Trust Ltd is a Corporate Authorised Representative (No 442962) 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 David Robertson, and I am an Authorised Representative of Wealth Today Pty Ltd.

My educational qualifications and experience

- Bachelor of Business (Accounting)
- Diploma in Financial Services (Finance/Mortgage Broking Management)
- Certified Financial Planner (CFP)
- Self-Managed Superannuation Specialist
- Tax Agent registration DVRR #13416004, Pines FP&A #68903005
- Certified Practising Accountant
- Member of Financial Planning Association
- Member CPA Australia
- Commissioner for Declarations

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 are my company and I 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 in this document are (exclusive of GST). GST must be added to all fees and commissions outlined in this document.

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. Statement of Advice – meetings, consideration, preparation, and presentation. SOA fees range from \$1,500 to \$3,000, (exclusive of GST).

Implementation

Your Terms of Engagement (ToE) will detail all Implementation Fees and will be signed by you before any work is carried out. Implementation, rollover, portfolio establishment fee is 1.0% of funds invested, (exclusive of GST).

<i>Pre-existing arrangements</i>	For existing clients already in an established commission arrangement, we may receive some commission from the relevant product provider between 0% and 0.88%, (exclusive of GST) of the outstanding loan balance. These are paid to us by the product provider and are not an additional cost to you.
<i>Insurance products</i>	<p>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.</p> <p>These commission payments are made by the relevant product issuers and are not an additional cost to you.</p>
<i>Ongoing fee for advice</i>	<p>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.</p> <p>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.</p> <p>Ongoing Adviser Fee is 1.8% p.a, (exclusive of GST) and is usually charged monthly. The minimum Ongoing Adviser Fee is \$300 p.a, (exclusive of GST).</p>
<i>Ad hoc advice</i>	<p>FEE FOR SERVICE</p> <p>My/our hourly fee rate is \$380.00 per hour (exclusive of GST).</p>
<i>Other benefits, interests, or associations</i>	<ol style="list-style-type: none"> 1. Pines Financial Planning & Accounting and I do not have any formal referral arrangements in place as we can handle most financial matters in house. If an external specialist business such as a legal practitioner is needed to prepare Wills or other documents there is no referral fee paid to or from that business and Pines Financial Planning & Accounting, they will invoice you directly for their services as this allows me to utilise other professionals in areas that I do not practice in. 2. We generally do not pay or receive any referral fees as noted in 1 above. 3. I am not permitted to act on your behalf if I have a conflict of interest or duty to you. 4. Pines Financial Planning & Accounting and I do not own shares in Wealth Today. 5. Pines Financial Planning & Accounting and I provide Accounting and Tax services as well as arrange Audits of SMSF's and as part of our annual SMSF fee to prepare each year the Financial Statements, the annual fund Tax Return, and to liaise with the External Auditor to complete the annual audit of the fund, we usually charge an all up fee of \$2,500 (exclusive of GST) or more if complexity required including Actuarial certificate etc.
<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 0412 751 333 or via email at admin@pines.net.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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