

Adviser Profile – Designer Wealth Solutions

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

<p>Who is my adviser?</p>	<p>Designer Wealth Solutions is a Corporate Authorised Representative. Therefore you may deal with any appropriately authorised advisers within the company. The current authorised advisers are:</p> <p>Nino Matkovic Managing Director Steven Wood Director Prema Param Authorised Representative</p> <p>For each adviser, their contact address is: PO Box 2084 Kent Town SA 5071</p> <p>All of these advisers are authorised representatives of WealthSure Financial Services an Australian Financial Services Licensee, Licensee No. 238030</p> <p>Designer Wealth Solutions is a corporate Authorisation Representative of WealthSure: 316434</p> <p>ASIC Authorisation Representative Numbers are: 285648 - Nino 298139 - Steven 269020 - Prema</p> <p>Nino has spent 20 years within the Superannuation Industry with 14 of those years in senior management. He has been a self employed Financial Adviser for 5 years.</p> <p>Nino has a Bachelor of Arts degree from the University of Adelaide, a Certificate of Superannuation Management, a Diploma of Financial Services (Financial Planning) and is currently finalising the Advanced Diploma of Financial Services (Financial Planning).</p> <p>Steven has worked in the financial planning industry since 2002 in Adelaide and Sydney and specialises in the delivery of technical financial planning services. Steven currently works as a associate financial planner.</p> <p>Steven holds a Diploma of Financial Services and is currently studying towards his Advanced Diploma of Financial Services.</p>
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Designer wealth SOLUTIONS

Designer Wealth Solutions
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Corporate Authorised Representative

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	<p>Prema has over 10 years experience in the banking industry and specialises in client relations and portfolio monitoring.</p> <p>Prema has been a financial planner since 2000 and holds an Advanced Diploma in Financial Services.</p>
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<p>What kinds of financial services are you authorised to provide me and what kinds of products do these services relate to?</p>	<ul style="list-style-type: none"> • Financial planning advice • Life Insurance advice • Superannuation / Rollover advice and strategies • Tax planning strategies • Wealth accumulation advice • Retrenchment service • Estate planning advice • Self managed superannuation advice • Share market investment advice • Asset allocation advice • Ongoing service • Gearing strategies • Asset management advice • Social Security advice
<p>How will I pay for the service?</p>	<p>The payment structure for the provision of financial services by your adviser is as follows:</p> <p>1. You will pay a flat fee for the Statement of Advice in an amount agreed by you and your adviser. The amount of the fee payable for the preparation of the plan is agreed by you and your Adviser prior to the work commencing. It will depend on the current fee scale used by WealthSure Financial Services, the amount you are investing and your Adviser's assessment of the complexity of the plan.</p> <p>The initial and trailing commission payable to WealthSure Financial Services by fund managers and life companies (or by you, where the amounts payable to WealthSure Financial Services by the fund managers and life companies are to be rebated to you) are calculated at various percentage rates ranging from 1% to 10% in the case of initial commissions and 0% to 1.1% in the case of trailing commissions. On specific capital raisings WealthSure Financial Services may be paid a higher placement fee.</p> <p>2. If you decide to proceed with the adviser's recommendation WealthSure Financial Services will receive initial commissions from the fund manager or life company whose product you acquire, calculated as a percentage of the assets invested or;</p> <p>3. In the case of investment products only, you will pay to WealthSure Financial Services a portfolio fee calculated as an agreed percentage of the assets invested under the plan (in which case any initial commissions that are payable by fund managers or life companies to WealthSure Financial Services ongoing commission will be rebated in full to you). In addition, there are generally continuing periodic commissions ("trailing commissions") payable by fund managers and life companies over the life of the product and calculated on the basis of the account balance of your investment at the time of calculation or included in the cost of the product. These</p>

	<p>are paid to WealthSure Financial Services at different intervals (eg monthly, quarterly, semi-annually), depending on the fund manager or life company and in most cases are not rebated to you.</p> <p>All of these fees and commissions are set out in detail (including percentages or dollar amounts or both) in the financial plan you will receive and if you do not understand them, you should ask your Adviser for clarification.</p> <p>In the case of orders to buy and sell shares, you will pay a commission being a percentage of the price of the transaction (with a minimum amount for each transaction) or a portfolio fee calculated as an agreed percentage of the assets invested under the plan (with a minimum amount for each transaction). Details of the rate of this commission (and the minimum amounts) are set out in the Statement of Advice or obtainable from your Adviser</p>
<p>Do any relationships or associations exist which might influence you in providing me with the financial services, other than the relationship with IOOF outlined within the Financial Services Guide?</p>	<p>No.</p>