



GODFREY PEMBROKE

PORTFOLIO
PROFESSIONALS
Advice that makes sense

Representative Profile



This document forms part of the Financial Services Guide Version 12 preparation date 1 January 2019 and is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.



Representative Profile

Who we are



Your financial advice specialists are Representatives of and offer services on behalf of Godfrey Pembroke Limited.

Michael Campbell

Authorised Representative No. 339849

Michael Campbell has the following Educational Qualifications

- Diploma of Financial Planning
- Bachelor of Education
- Bachelor of Economics
- Master of Business Administration

He is a member of CPA and is a CFP.

Michael Campbell has been a financial planner since 1996. He has a wide range of experience having worked for both retail and industry funds during his time as a financial planner.

The financial services that the above financial advice specialists offer are provided by Portfolio Professionals Pty Ltd, 28 138 147 896 trading as Portfolio Professionals, Authorised Representative No. 339850.

Godfrey Pembroke has authorised your advisers to provide you with this Financial Services Guide.



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What we do

We are authorised by Godfrey Pembroke Limited to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

and to provide advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts
- Derivatives
- Government Debentures, Stocks or Bonds
- Securities
- Standard Margin Lending Facilities

Contact us

For more information on anything you have read in this document or if there is anything else we can help you with, please contact us at:

Address: Suite 4, Level 1 Taringa Central, 165 Moggill Road Taringa QLD 4068

Phone: 07 3871 1671
Mob: 0402 323 565
Fax: 07 3876 9778
Email: michael@portfolioprofessionals.com.au
Web: www.portfolioprofessionals.com.au



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How we charge for our services

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial consultation At our expense

Strategy presentation (if applicable) If you elect to pay us a fee for strategy presentations the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:

The minimum fee charged is \$550 while the maximum fee is \$5,000.

Advice preparation If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:
This fee will be agreed to prior to preparation of the advice. Please see the guide below for examples of advice and indicative fees (inclusive of GST):

Limited Scope – Basic advice <ul style="list-style-type: none"> Investment / Insurance / Superannuation recommendation (existing policies) 	\$1,650
Full Statement of Advice – Standard advice <ul style="list-style-type: none"> Pre-Retirement / Retirement recommendation and restructuring Insurance recommendation structure and strategy 	\$3,500
Full Statement of Advice – Comprehensive advice <ul style="list-style-type: none"> Long-term modelling and projections 	\$5,500
Full Statement of Advice – Complex analysis and advice <ul style="list-style-type: none"> SMSF advice Direct equity Business advice / Risk Mitigation Strategy 	\$7,500

Implementation (fee for advice) This fee will be agreed to prior to preparation of the advice and included in the above preparation cost. The fees will depend on the size of the investment portfolio and the complexity of the advice. Fees may be paid directly by you or collected through the product issuer.

Borrowed funds – if we recommend you acquire investments using borrowed funds then your implementation fee will be a maximum of up to \$10,000.

Ongoing fee for advice If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing service fee is based on the complexity of ongoing advice and the services provided. The minimum fee is \$520 while the maximum is 2.5% of the value of your portfolio each year or 20% of your yearly premium. For example, for an investment valued at \$200,000 the maximum ongoing fee would be \$5,000 pa.

Borrowed funds – if we recommend you acquire investments using borrowed funds then your ongoing fee will be a maximum of up to \$10,000 pa.



Representative Profile

How we charge for our services (cont)

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Ad hoc advice	Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$260 and \$330 may apply.
Stamping fees	Where we receive stamping fees from issuer companies for raising capital or debt on behalf of that company, we will offset this payment against the cost of our advice to you.
Insurance products	The relevant insurer will pay initial commission between 0% and 77% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you. Alternatively, a fee for service arrangement can be arranged.
Pre-existing arrangements	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 5.5% and ongoing commission between 0% and 0.88% 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.

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.



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Referrals

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

Table - Details of arrangements for referrals from a third party:

Name of referral partner	Payment we provide for the referral	Example
Integral Wealth Management Pty Ltd	Up to 20% of the upfront commission we receive from the initial insurance premiums or up to 20% of the initial financial advice fee.	A client Bob receives and implements advice from Portfolio Professionals. The initial financial advice fee is \$2,000 (excluding GST). He implements personal insurance for which a commission of \$1,000 (excluding GST) is paid to Portfolio Professionals. Portfolio Professionals will pay Integral Wealth Management Pty Ltd up to 20% of the initial \$2,000 (\$400) and up to 20% of the insurance commission of \$1,000 (\$200).
The Brokerage Commercial Pty Ltd	Up to 20% of the upfront commission we receive from the initial insurance premiums or up to 20% of the initial financial advice fee.	A client Sue receives and implements advice from Portfolio Professionals. The initial financial advice fee is \$2,000 (including GST). He implements personal insurance for which a commission of \$1,000 (including GST) is paid to Portfolio Professionals. Portfolio Professionals will pay The Brokerage Commercial Pty Ltd up to 20% of the initial \$2,000 (\$400) and up to 20% of the insurance commission of \$1,000 (\$200).



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Kingram Pty Ltd

Up to 20% of the upfront commission we receive from the initial insurance premiums or up to 20% of the initial financial advice fee.

A client John receives and implements advice from Portfolio Professionals. The initial financial advice fee is \$2,000 (including GST). He implements personal insurance for which a commission of \$1,000 (including GST) is paid to Portfolio Professionals. Portfolio Professionals will pay Kingram Pty Ltd up to 20% of the initial \$2,000 (\$400) and up to 20% of the insurance commission of \$1,000 (\$200).

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.