

## James Crompton

There are two parts to the Financial Services Guide (FSG). This Adviser Profile forms Part two of your FSG and should be read in conjunction with Part one before making any decisions.



## Introducing your financial adviser

James Crompton and Northern Plateau Pty Ltd t/a Veschetti-Crompton Financial Advisers are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

Suite 3, 154 Robert Street, Atherton QLD 4883

T: 07 4091 4877

E: james@veschetti-crompton.com.au

James commenced his Atherton financial planning practice in 1989 after a career in banking. He is an

Associate of the Financial Planning Association and also a Commissioner for Declarations.



## Authorisations

- James Crompton ASIC Authorisation Number 434774.
- Veschetti-Crompton Financial Advisers ASIC Authorisation Number 464755



## Qualifications and memberships

- Diploma of Financial Planning



## Financial products and services

Your adviser is authorised by Consultum to provide financial product advice to wholesale and retail clients on the following classes of products:

## Deposit products

## Life products including:

- investment life insurance products
- life risk insurance products

## Managed investment products, including:

- master trusts, wrap facilities, property funds
- margin lending products
- tax-effective investments

## Government debentures, stocks and bonds

## Superannuation products, including:

- public offer superannuation funds
- account-based pensions and complying annuities
- corporate superannuation funds
- self-managed superannuation funds

## Retirement savings accounts

## Securities

- Active direct shares and securities advice

James Crompton is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service, where the advice is:

- provided in the context of the personal advice authorised by Consultum, and
- part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO, etc), are not provided under Consultum's AFSL and are not covered by this FSG. They should be treated as a separate business activity.



### How is your financial adviser paid?

The fees and commissions payable to Veschetti-Crompton Financial Advisers are explained in Part one of the FSG and also below. Consultum may retain up to 5 per cent of these fees and commissions and then pay the balance to Veschetti-Crompton Financial Advisers, which engages your adviser to provide financial services. Of the amount received by Veschetti-Crompton Financial Advisers from Consultum, your adviser is paid a contractor fee from Veschetti-Crompton Financial Advisers.



### Other benefits?

Apart from the "Other benefits" section disclosed in part one, there are no other benefits received or relationships that may influence the recommendation.

#### Date of completion of Adviser Profile

15 December 2020, Version 5



### Service and advice fees paid by you

Your initial appointment is complimentary unless agreed otherwise. At this meeting, James will explain how Veschetti-Crompton Financial Advisers operates, what you can expect and the payment options. All fees and commissions payable by you will be explained to you before advice is given and will also be detailed in a Statement of Advice, Record of Advice and/or Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice. All amounts noted below are inclusive of GST:

#### Statement of Advice (SOA)

A once-off statement of advice fee is charged to cover the cost of our expert advice and includes researching, developing and preparing your advice document (SoA). This fee may be up to \$5,500 depending on complexity. This fee is typically direct debited from your agreed account after the advice is provided.

#### Adviser service fee

The Adviser service fee represents the cost of providing our annual professional services to you. A summary of the services which you receive for this fee is contained in the Client Service Agreement. This fee may be up to \$38,500 pa paid quarterly and will be negotiated with you before advice is given and depends on the complexity of the advice and the agreed level of service being provided. This fee is typically a quarterly payment in arrears direct debited from your agreed account when we begin implementation. You only pay an Adviser service fee if you agree to a Client Service Agreement and then, only until it expires.

#### Commission for life risk insurance products – Policies issued from 1 January 2020

Initial commission payable under an upfront structure is capped at 66 per cent from 1 January 2020. Ongoing commission under an upfront structure is 22 per cent of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37 per cent.