Adviser Profile

Dated: 20th May 2021

Karin Bennett

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Introduction	My name is Karin Bennett, and I am an Authorised Representative of Wealth Today Pty Ltd.
My educational qualifications and experience	Master of Financial Service Master of Commerce (Professional Accounting). Certified Financial Planner CFP® Registered Tax Adviser.
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
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 below are inclusive of GST.
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. The minimum SOA fee is $2,200
Implementation	Your Terms of Engagement (ToE) will detail all Implementation Fees and will be signed by you, before any work is carried out.
Insurance products	Effective 1 January 2020, it is legal for my company or I to receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover, and 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. These commission payments, if made, are by the relevant product issuers and are not an additional cost to you. We, as a FEE ONLY practice have decided to not receive commissions and will waive or rebate them as the situation requires.

Ongoing fee for advice	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. 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. The minimum fee is $1,200 while the maximum is 2.5% of the value of your portfolio each year. For example, for investments valued at $200,000 the maximum ongoing fee would be $5,000 pa.
Ad hoc advice	FEE FOR SERVICE My/our hourly fee rate is $220.00 per hour.
Other benefits, interest or associations	n/a
How to find me	If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0405 123 014 or via email at karin@yourfreshstart.com.au

This document, the Adviser Profile, should be read in conjunction with the Wealth Today Pty Ltd Financial Services Guide (FSG).

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