



FORTNUM

PRIVATE WEALTH

Fortnum Principal Practice Profile

Fortnum Private Wealth Pty Ltd (ABN 54 139 889 535), AFSL 357306 trading as Fortnum Financial Advisers (FFA) is a Group representing a number of like-minded advisers united in a "client-first" approach, in which all Principal Practices have an equity stake.

Pacesetter Financial Services¹ (ABN 28 692 014 390) and its advisers are Authorised Representatives of FFA.

Note: This Principal Practice Profile forms an essential part of the Financial Services Guide ("Guide"). The Guide is not complete without it.

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Pacesetter Financial Services

Authorised Representative Number: 462459

Our Practice, Pacesetter Financial Services, has been established since 1984 and therefore has been providing, for over 30 years, a range of wealth advice and expertise to assist clients with every aspect of their financial situation. Our firm is made up of 2 advisers with a disciplined approach to helping you build and manage your plan for financial independence.

Our team

Malcolm Jensen

CFP®, DipFP, B. Comm, FPA

Authorised Representative Number: 239534

Malcolm Jensen is a Principal of Pacesetter Financial Services.

Malcolm commenced his own firm in the financial services industry in 1988. In 1996 he merged his business with Pacesetter Financial Services and since that time he has continually been a Principal of that firm. He joined Fortnum Financial Advisers in November 2010 as part of Pacesetter Financial Services' transition to that group.

Malcolm holds the internationally recognised Certified Financial Planner® or CFP® Qualification and is a member of the Financial Planning Association of Australia Limited (FPA). He has completed the Diploma of Financial Planning and also holds a Bachelor of Commerce degree. With these qualifications and experience he is well qualified to help clients achieve their financial goals.

¹ The Partnership of Malcolm Jensen Financial Services Pty Ltd & Rossbury Pty Ltd trading as Pacesetter Financial Services



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Hayden Ross

CFP®, Grad DipFP, B.Bus

Authorised Representative Number: 322435

Hayden Ross is a Principal of Pacesetter Financial Services.

Hayden has worked in the financial services industry since 2005. In late 2005 he became a paraplanner employed by a financial planning firm progressing from a junior role to a senior paraplanning role which encompassed plan preparation, financial modelling and portfolio management. In 2007 he joined Pacesetter Financial Services in a similar role progressing to financial adviser in 2008. He joined Fortnum Financial Advisers in November 2010 as part of Pacesetter Financial Services' transition to that group. Hayden became a Principal of Pacesetter Financial Services in 2014.

Hayden holds the internationally recognised Certified Financial Planner® or CFP® Qualification and is a member of the Financial Planning Association of Australia Limited (FPA). Hayden also holds the Graduate Diploma of Financial Planning and a Bachelor of Business. With these qualifications and experience he is well qualified to help clients achieve their financial goals.

Conna Kelly

DIPFS(FP)

Authorised Representative Number: 1244349

Conna has worked in the Financial Services Industry both in Australia and the UK since 2003.

Conna has been employed at Pacesetter Financial Services since December 2007 in a Client Services Role since 2013.

Conna has worked primarily in the Risk Insurance aspect of the Business, becoming licensed as a financial adviser with a focus on Risk Insurance in 2016.

Conna holds a Diploma in Financial Services, Financial Planning.

With these qualifications and experience Conna is well qualified to help clients achieve their financial goals.

Products Offered

The advisers noted in this profile are authorised to provide financial product advice to their clients and deal in:

- Deposit and payment products
- Derivatives
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Managed Discretionary Account (MDA) services
- Retirement savings accounts
- Securities
- Superannuation
- Standard margin lending facility.

Services Offered

The advisers noted in this profile are able to offer their clients the following services:

- Investment strategies including gearing and savings plans
- Budget and cash flow planning
- Debt management
- Superannuation advice, including salary sacrifice and consolidation strategies
- Self-Managed superannuation
- Personal insurance strategies
- Centrelink / DVA advice
- Retirement planning advice
- Estate planning advice
- Advice on ownership and structures eg. Discretionary and family trusts
- Portfolio review services
- Ongoing advisory services
- Referrals to specialists, eg. Accountants, solicitors



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Contact details

If you would like to make an appointment, please contact our office on:

Phone: (07) 3808 2808

Fax: (07) 3208 7044

Email: clientcare@pacesetter.net.au

Address:

Unit 9 Studio 2, Cnr Fitzgerald Avenue & Cinderella Drive, Springwood QLD 4127

PO Box 783, Springwood QLD 4127

Web Site: www.pacesetter.net.au

Client Fees

There are various ways that you may pay for the services that are provided. Your adviser will obtain your agreement to the arrangement prior to proceeding.

Fee for Service

A fee for service may be payable for the following services:

- Preparation of advice
- Initial adviser services
- Ongoing adviser services
- Ongoing review services

The fee for service may be determined by any of the following:

- An hourly rate of \$330 per hour (including GST) depending on the complexity of your circumstances;
- An agreed fee;
- A percentage of funds under advice of up to 1.1% (excluding GST) depending on the complexity of your circumstances;
- A combination of any of the above.

If you pay a fee for service to FFA, they may pay a proportion of this to Pacesetter Financial Services Pty Ltd as detailed in the Guide under the heading 'Remuneration received by Principal Practices'. If your adviser receives a proportion of this remuneration they will inform you of the amount at the time they provide you with advice.

Commissions from product and service providers

Commissions may be paid to FFA product and service providers who, in turn, may pay a proportion of this to Pacesetter Financial Services Pty Ltd as detailed in the Guide under the heading 'Remuneration received by Principal Practices'.

If your adviser receives a proportion of this remuneration they will inform you of the amount at the time they provide you with advice. A combination of fee for service and remuneration from product and service providers may be payable.

Remuneration to Advisers

The advisers noted in this profile may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document.

➤ Salary

Your adviser may be paid a salary based on experience and capability.

➤ Bonus

Your adviser may be eligible to receive a bonus based on a combination of revenue and other non financial measures that relate to compliance, staff training and the quality of service.

Other benefits

Your adviser may also receive other benefits, all of which are detailed in the Guide under the heading 'other benefits'.

Your adviser is also required to keep a register of small value benefits (i.e. \$100 to \$300 in value) which may be received by them from product and service providers. These benefits are permissible unless they are received frequently or similar benefits, when combined, exceed \$300. These registers are available at your adviser's office for inspection with 7 days' notice.