

Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

Neil Costley

Neil Costley is a Sub-Authorised Representative (No 455032) of Swim Services Pty Ltd trading as Stable Wealth & Retirement Services. Swim Services Pty Ltd is a Corporate Authorised Representative (No 315581) of Synchron Advice Pty Ltd AFSL 243313 (The Licensee).

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The advice and products I can offer you

I am authorised 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
- Managed Discretionary Accounts - Advice
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Self-Managed Superannuation Funds
- Securities
- Standard Margin Lending
- Aged Care
- Tax (financial) Adviser

How are my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

Initial Consultation

An initial meeting to understand your requirements and, during which I can provide general advice only, is \$495. This fee is fully rebated back to you if you proceed with further personal advice. Our main aim is to gather information about you and to determine your primary goals and objectives in seeking personal financial advice from me.

At the end of this meeting, we will outline the next steps and detail any fees applicable.

Engagement Letter

Our work for you does not commence until we both have a thorough and complete understanding of our respective roles and expectations.

We will prepare and provide you with an

Engagement Letter that outlines these matters, the terms and conditions of our engagement and provides you with a fixed price quote for the work you have asked us to do for you.

Work commences when the Engagement Letter is signed by you, which indicates acceptance of the terms and conditions, including paying the quoted fee.

Advice preparation

You may be charged a Statement of Advice preparation fee which will depend on the complexity of your individual circumstances and type of advice you require. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The fee may range from \$0 - \$12,000.

Implementation

We outline the details of any Implementation Fees for you to authorise before any work is carried out.

If you elect to proceed with our advice the fee will range from \$0 to \$4,230.

Insurance products

My company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, my company or I may receive, after the first year, 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 are made by the relevant product issuers and are not an additional cost to you.

Ongoing fee for advice

If you agree to subscribe to one of our Ongoing Strategy Management Programs, the fee you pay is based on the complexity of ongoing advice and the services provided. *Please refer to our Concierge Guide and Value Statements for further information about our Ongoing Strategy Management Programs.*

Fees for our Ongoing Strategy Management

programs are 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 of review services made available to you will also impact on the fee charged.

The ongoing advice fee can range from \$0 - \$7,920 per annum and are subject to CPI adjustments at 1 July each year.

Some strategies require subscription to an Ongoing Strategy Management program due to the risks and regular review required. This includes, but is not limited to, Transition to Retirement Strategies and Margin Lending.

Ad hoc advice

Where you do not wish to subscribe to an Ongoing Strategy Management program but require ongoing advice on an ad hoc basis, a minimum fee of \$495 per hour will apply.

If you subsequently wish to receive further comprehensive advice, we are required to deal with you as a new client.

Other benefits, interests, or associations

I or my company may have referral arrangements with selected referral partners. If a referral arrangement applies to you, we will provide you with further details.

Neither I nor Stable Wealth and Retirement Services receives or pays referral fees.

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 08 9467 4084 or via email at

neil.costley@stablewealth.com.au.

Alternatively, you can request a meeting time at our website www.stablewealth.com.au through the new appointment tab.