ADVISER PROFILE

Sam Mitchell

The Adviser Profile is part of the Finspire Pty Ltd Financial Services Guide (FSG), and must be read in conjunction with the main document.

Are you authorized to provide financial services and products?

Yes. I am an authorized representative of Finspire Pty Ltd.

My ASIC authorized representative identification number is 288514.

I am a director of WEALTHcheck Financial Services, which is a corporate authorized representative (ASIC identification number 291101) of Finspire Pty Ltd.

WEALTHcheck Financial Services Pty Ltd is a corporate authorized representative of Finspire and provides financial planning services for superannuation, managed investments, personal risk insurance and shares. WEALTHcheck Finance Pty Ltd provides services mortgage origination and debt refinancing.

Your Adviser may offer you services through both WEALTHcheck Financial Services Pty Ltd and WEALTHcheck Finance Pty Ltd which are each separate businesses.

Although the same Adviser may offer you services under both businesses, each business (WEALTHcheck Financial Services Pty Ltd and WEALTHcheck Finance Pty Ltd) is solely and separately responsible for the advice they each provide. In particular, Finspire Pty Ltd is only responsible for the services provided by your Adviser through WEALTHcheck Financial Services Pty Ltd. The services offered through WEALTHcheck Finance Pty Ltd and other service providers are not associated with the services offered through WEALTHcheck Financial Services Pty Ltd and Finspire Pty Ltd.

What areas are you authorized to advise on?

I am authorized by Finspire Pty Ltd to advice, and to deal, on their behalf on the following financial services and products:

- Managed Investments
- Superannuation
- Personal Insurance
- Shares
- Self Managed Superannuation Funds

What are your educational qualifications and experience?

I have the following qualifications:

- Post Graduate diploma in Financial Planning
- Master of Commerce
- Post Graduate Diploma In Economics
- AFMA Futures and Foreign Exchange Accreditation
- Bachelor of Science in Agriculture

I have 4 years experience as a financial planner and 7 years experience in finance including advising on futures and managed funds.

How am I paid?

Remuneration – Salary
I receive a salary as an employee of WEALTHcheck Financial Services. I may also receive a performance bonus which is based on the funds invested by my clients and the fees I generated for WEALTHcheck Financial Services.

Fee for Service Model:
Fees can be paid directly by you, or deducted from the funds you invest, or may be offset against commissions offered by product providers. Fees are charged as follows:

- $200 per hour for consultations, contract work and reviews for clients not on the fee for service model. This rate applies to clients on the fee for service model for services outside of that model.
- Statement of Advice (SoA) preparation fee is based on the complexity of the advice and time taken in relation to the preparation of the SoA. The SoA Preparation Fee ranges from $1,500 to $4,000, which is payable regardless of whether you choose to proceed with the recommendations.
- Charges may apply for ongoing reviews and maintenance, and the maximum monthly fee for the fee for service model is $600 per month. The most common Fee for Service Package is $2,000 per annum.
- The Fee for Investment Only Advice (for example superannuation establishment) starts at $600.
- Personal Risk Insurance is commission based and is paid directly by the Product Issuer as outlined in the commissions section below.
- I use the automatic option provided by product providers like ASGARD to increase my fee annually to allow for increases in inflation. The increase is automatically calculated and added by ASGARD.
- Fees are quoted exclusive of Goods and Services Tax (GST)
- Fees may be payable before or after Statement of Advice is presented according to the fee structure you have chosen, and ongoing fees for the fee for service model are charge monthly in arrears.

What amounts do my employer and other related entities receive?

Commissions based on the amount you invest will range from 0% up to 5.5% (inc GST) on investment products and 0% to 110% (inc GS) of the first year's premium on risk products. It may vary from one financial product to another. During the life of the investment or risk product, an ongoing commission may be paid. This generally ranges from 0% to 1.65% (inc GST) on investment products and 0% to 22% (inc GST) of each year's premium on risk products.

Details of the payment Wealthcheck Financial Services will receive from the financial Product Issuers are contained in the PDS, SoA, and RoA, or it can be requested by you at any time. Commissions are paid by the financial product issuer to Finspire Pty Ltd, wherein percentage is retained and the remainder is paid to WEALTHcheck Financial Services. The directors of WEALTHcheck Financial Services Pty Ltd have a profit share arrangement to distribute company profits annually to shareholders and staff.

I conduct my financial planning activities under the registered name of WEALTHcheck Financial Services.

If you would like to make an appointment to discuss your financial needs and objectives in more detail, please contact me on (02) 95492222.

I am located at 29 Australia Street, Camperdown NSW 2050.

My email address is sam@wealthcheck.com.au
My website is www.wealthcheck.com.au

Date of completion of Profile: 2 March 2008

CONFIRMATION FORM

Acknowledgements – Clients Copy

I/we acknowledge that I/we was/were provided with the Financial Services Guide dated 1 February 2008 and Adviser Profile 2 March 2008.

Client Name: ____

Client Signature:______________________ Date Received: _________

Client Name: ____

Client Signature:______________________ Date Received: _________

OR complete as follows if FSG is mailed to Clients(s):

I confirm that I sent a copy of the Financial Services Guide dated 1 February 2008 and Adviser Profile dated 2 March 2008 as follows:

Sent to (Clients Name (s)): _____________________________________

Sent on (Date): ____________________

Sent by (Name): ____________________

Date of completion of Profile: 2 March 2008

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