

We will do the right thing by you, earn your trust and confidence, and help you make good decisions for your personal and financial wellbeing.

Adviser Profile

Robert Carey *B.Bus CPA*

This Adviser Profile forms the second part of the Securitor Financial Services Guide and Credit Guide.

This Part 2 provides important information about me and my employer, and must be read in conjunction with Part 1.

In this document, the words “me”, “I”, “we” and “our” refer to Carey Financial Pty Ltd and Robert Carey *B.Bus CPA*, as an Authorised Representative of Securitor.

Am I authorised to provide Financial Services and Credit Services?

Yes. I am an authorised representative and credit representative of Securitor.

I am a Director of Carey Financial Pty Ltd, which is an Authorised Representative and Credit Representative of Securitor (ASIC no. 345331).

Included in the section titled ‘Credit Guide’ are details of the consumer credit services that I am authorised to provide and how I am paid for providing these services.

My Authorised Representative number is 244709.

My Credit Representative number is 378749.

What areas am I authorised to advise on?

I am authorised by Securitor to provide financial and consumer credit services including advice or services in the following areas:

- Managed Investments
- Superannuation
- Strategic advice about consumer credit and consumer credit referrals
- Margin Lending



In addition to the services listed on page 9 of the first part of the document, are there any services I am not authorised by Securitor to provide?

I am not authorised to provide advice or services in the following areas:

- Consumer credit advice and assistance
- Finance Broking
- Shares
- Self Managed Superannuation Funds – Investment Advice only (including advice to establish a SMSF)

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below. It may also be disclosed in the Statement of Advice, if I provide you with personal advice.

How can you provide your instructions to me?

You may provide instructions to me by using any of the contact details provided in section ‘How to contact us’.

What are my educational qualifications and experience?

I have the following qualifications:

- Bachelor of Business (B. Bus)
- Certified Practising Accountant (CPA)

I am a qualified CPA and have worked as an adviser in the accounting industry since 1976.

How am I paid for financial services I provide?

Remuneration – Director

I am a Director of Carey Financial Pty Ltd. Fees and commissions are paid to Carey Financial Pty Ltd by Securitor for distribution to me. I also receive a dividend from Carey Financial Pty Ltd subject to business profitability.

Initial Advice Fees:

Advice Preparation

You may be charged a SoA preparation fee of up to \$2,200 (inclusive of GST) depending on the complexity of the advice and time spent.

I will provide you with an estimated cost before commencing any work. Any fee for service must be paid within seven (7) days of the date of the tax invoice being issued to you and all cheques for financial planning advice fees must be made payable to Carey Financial.

This fee will only be charged should you not proceed with our recommendations to help recover a portion of our time spent providing this advice to you. Should you proceed to implement our advice, we will not invoice you for this fee as this will be recouped from the fees charged on implementation of recommended advice.

Please note my Advice Preparation fees still apply where you decide not to implement my advice.

Upfront Implementation Fee

If you opt to proceed with our advice, you will incur the following fees, based on the balance of your initial investment

| Total Portfolio | Charge (incl GST) |
|----------------------------|-------------------|
| \$0 - \$200,000 | 3.30% |
| \$200,001 - \$500,000 | 2.20% |
| > \$500,000 | 1.10% |
| Minimum Implementation Fee | \$2,200 |

Review Service

I charge a fee for the ongoing advice and management of your financial affairs. The ongoing service fee is calculated as a percentage of 1.1% of your total investments under management.

For example, if you invest \$100,000 and the fee is 1.1% then I may receive on an annual basis an ongoing service fee of \$1,100. Fluctuations in the investment balance will impact on the total ongoing service fee charged. Reviews will be conducted on at least an annual basis.

All fees may be deducted from your investment funds (or insurance premiums or margin lending costs) and paid to me by product providers instead of being invoiced directly to you.

All fees are inclusive of GST.

NOTE: Full details of all fees and commissions for Financial Services will be provided to you in a Statement of Advice (SoA) (or Record of Further Advice or Record of Advice) and Product Disclosure Statements at the time of receiving any recommendation.

What amounts do my employer and other related entities receive for financial services?

All fees, commissions and incentives are received by Carey Financial Pty Ltd.

Do I provide referrals for certain financial services or receive referrals from other parties? If so, what benefit do I receive from these referrals?

If you have been referred to me by Dylan Dixon or Mark Nilsen and you accept the services I provide, they will receive 33% of all upfront fees and commissions for the referral.

Credit Guide

I am authorised to provide consumer credit services on behalf of Securitor. As an Authorised Credit Representative of Securitor, I am authorised to provide the following services in relation to loans regulated by the National Credit Code:

- Provide you with strategic advice
- Refer you to an approved lender, an Authorised Credit Representative of Securitor or another third party, if you have a credit need or where you have requested credit advice or assistance

What benefits will I receive when making a referral in relation to credit services?

If you use the services of St George and / or Westpac banks, I may receive an upfront commission which could range between 0.00% and 0.30% of your loan amount and an ongoing commission ranging between 0.00% and 0.10% based on the outstanding loan balance, for the referral. I will provide you with a letter when I make a referral and this will detail any benefits that I may receive for making the referral.

What amounts do my employer and other related entities receive for Credit Services?

All fees, commissions and incentives are received by Carey Financial Pty Ltd.

I conduct my financial planning and credit activities under the registered name of Carey Financial Pty Ltd.

If you would like to make an appointment to discuss your financial needs and objectives in more detail, please do not hesitate to contact me.

How To Contact Us:

Your Financial Adviser

Name : Robert Carey
Address : 73-81 Lannercost Street
 Ingham QLD 4850
Telephone : 07 4776 5300
Email : robert.carey@careygroup.com.au

Corporate Representative (Adviser Employer)

Name : Carey Financial Pty Ltd
Address : Lvl One, 141 Sturt Street
 Townsville QLD 4810
Telephone : 07 4772 7200
Email : invest@careygroup.com.au

Website : www.careygroup.com.au

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