

## Adam Bordignon

There are two parts to the Financial Services Guide (FSG). This Adviser Profile forms Part two of your FSG and should be read in conjunction with Part one before making any decisions.



## Introducing your financial adviser

Adam Bordignon and Bee Financial Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

9/215 Watton Street, Werribee VIC 3030

T: 03 9749 8811 | F: 03 9749 8488

E: adam@beefinancial.com.au

Adam has over 10 years' experience in financial planning and has a strong technical focus. Specialising in retirement planning and strategies he also has the ability to work with younger clients around wealth creation and protection. As an Aged Care Financial Adviser, Adam is able to explain and simplify the complex process of assisting family members with placing a loved one into Aged Care. The focus is prioritised on what is best for the person in need of care at all times.



## Authorisations

- Adam Bordignon ASIC Authorisation Number 312382.
- Bee Financial Pty Ltd ASIC Authorisation Number 242385.



## Qualifications and memberships

- Advanced Diploma of Financial Planning
- Bachelor of Engineering Technology
- Fellow Chartered Financial Practitioner, AFA
- Association of Financial Advisers Member
- Tax Financial Adviser
- Aged Care Financial Adviser



## Financial products and services

Your adviser is authorised by Consultum to provide financial product advice to wholesale and retail clients on the following classes of products:

## Deposit products

## Life products including:

- investment life insurance products
- life risk insurance products

## Managed investment products, including:

- master trusts, wrap facilities, property funds
- margin lending products
- tax-effective investments

## Government debentures, stocks and bonds

## Superannuation products, including:

- public offer superannuation funds
- account-based pensions and complying annuities
- corporate superannuation funds
- self-managed superannuation funds

## Retirement savings accounts

## Securities

- Active direct shares and securities advice

Adam Bordignon is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service, where the advice is:

- provided in the context of the personal advice authorised by Consultum, and
- part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO, etc), are not provided under Consultum's AFSL and are not covered by this FSG. They should be treated as a separate business activity.



## How is your financial adviser paid?

The fees and commissions payable to Bee Financial Pty Ltd are explained in Part one of the FSG and also below. Consultum may retain up to 5 per cent of these fees and commissions and then pay the balance to Bee Financial Pty Ltd, which engages your adviser to provide financial services. Of the amount received by Bee Financial Pty Ltd from Consultum, your adviser is paid a salary, part of which may cover your adviser's operational expenses.



## Service and advice fees paid by you

Your initial appointment will be charged at a flat fee of \$80 inclusive of GST. At this meeting, Adam will explain how Bee Financial Pty Ltd operates, what you can expect and the payment options. All fees and commissions payable by you will be explained to you at the time advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice. All amounts noted below are inclusive of GST:

### Fee for service – once-off

The product provider deducts a once-off fee for the services provided to you in relation to your account. This fee may be up to 4.4 per cent of assets under advice or a flat fee ranging from \$550 to \$5,500 and the total fee will depend on complexity and time involved. Alternatively you may elect to pay the once off fee for service by direct payment.

### Statement of Advice (SOA)

A statement of advice fee is charged to cover the cost of researching, developing and preparing your advice document. This fee will be based on an hourly rate of up to \$440 and/or may range from \$550 to \$5,500 depending on complexity.

### Adviser service fee

The Adviser service fee represents the cost of providing our annual professional services to you. A summary of the services which you receive for this fee is contained in the Client Service Agreement. This fee may be up to 1.1 per cent per annum of assets under advice or a flat dollar fee up to a maximum fee of \$5,500 per annum. For example if you had \$100,000 invested, you would be charged \$1,100 per annum, however, depending on the complexity of the advice sought, this fee may be higher. This fee is for a term of 12 months after which services and fees are reviewed and the agreement renewed.

### Commission for life risk insurance products – Policies issued from 1 January 2020

Initial commission payable under an upfront structure is capped at 66 per cent from 1 January 2020. Ongoing commission under an upfront structure is 22 per cent of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37 per cent.



## Other benefits?

Apart from the "Other benefits" section disclosed in part one, there are no other benefits received or relationships that may influence the recommendation.

### Date of completion of Adviser Profile

13 November 2020, version 6