Adviser Profile

Dated: 1st January 2019

Andre James Thane

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Introduction	My name is Andre James Thane and I am an Authorised Representative of Wealth Today Pty Ltd.
My educational qualifications and experience	I have been in the Financial Services industry since 1999 and completed RG146 Compliance with the Diploma of Financial Services (Financial Planning). I am well-versed in all areas of financial planning advice including wealth accumulation, retirement planning investments, cashflow budgeting and salary packaging, with my forte being personal risk management (small business planning and personal insurances). I am also a registered Tax (Financial) Adviser.
The advice and products I can offer you	I am authorised by Wealth Today under its AFSL 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. Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997) Superannuation
How my company and I are paid	Wealth Today initially receives all fees received from my clients and product providers and distributes them to me or my company after their fees and other expenses are deducted. Wealth Today generally retains a percentage of fees paid under its arrangements with me or my company. These may vary and will be disclosed in advice documents such as a Statement of Advice or Record of Advice. For details of other possible benefits, please refer to the FSG and/or Advice Documents. All fees and commissions outlined below are inclusive of GST.
Advice preparation	You may be charged a Statement of Advice preparation fee depending on the complexity and the time spent. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The minimum SOA fee is $650.
Implementation	Your Terms of Engagement (ToE) will detail all Implementation Fees and will be signed by you, before any work is carried out. Please note we do not charge generally an implementation fee for basic Risk and Superannuation advice.

Pre-existing arrangements	For existing clients already in an established commission arrangement, we may receive commission on investment products held. For investment products the relevant product issuer will pay initial commission between 0% and 10% and ongoing commission between 0% and 1% of the value of your investments for as long as you hold the product.
Insurance products	Effective 1 January 2019, my company or I may receive up-front commission of up to 70% (exclusive of GST) of your first annual insurance premium for arranging your cover. This amount is reduced to 60% from 1 January 2020. 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 elect to pay a fee for access to services involved in the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided. The ongoing advice fee will be 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 that review services are made available to you will also impact on the fee charged. Our ongoing service fees range from 0.66-1% of your investment value per annum. The minimum annual fee is 0.66% while the maximum is 1% of the value of your portfolio each year. For example, for investments valued at $200,000 the maximum ongoing fee would be $2,000 pa.
Ad hoc advice	FEE FOR SERVICE My/our hourly fee rate is $175.00 per hour inclusive of GST.
Other Benefits, interest or associations	As we are part of the Thane Group who offer a range of other financial services, we reserve the right to from time to time reward and recognise internal business leaders by way of commission for any referrals they make to us. The maximum commission is 10% of the revenue we receive for the referral. For example, if we receive $1,000 in revenue we will pay our internal business leaders $100 for their referral. If we refer you to another business within the Thane Group or another party for further services, they may pay us a benefit. Referral fees and benefits will be disclosed in your Statement of Advice.
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) 9409 2688 or via email at andre@thanegroup.com.au

This document, the Adviser Profile, should be read in conjunction with the Wealth Today Pty Ltd Financial Services Guide (FSG).

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