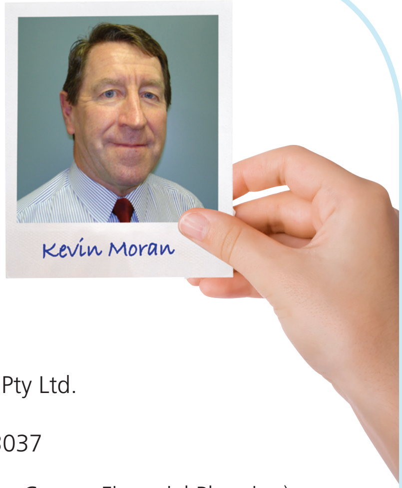
Adviser Profile

Kevin Moran



Who is my adviser?

Kevin Moran and Australian Financial Planning Pty Ltd
are Authorised Representatives of Consultum Financial Advisers Pty Ltd.
Level 6, 175 Collins Street, Melbourne VIC 3000
Phone: 03 9663 3031 **Toll Free:** 1800 196 323 **Fax:** 03 9663 3037

Kevin joined Consultum Financial Advisers (formerly Winchcombe Carson Financial Planning) in 1993 and holds the following qualifications:

- Graduate Diploma of Business Management
- Diploma in Financial Planning
- Associate member of the Financial Planning Association

Kevin Moran ASIC Authorisation Number 231019.
Australian Financial Planning Pty Ltd ASIC Authorisation Number 314808.
Consultum Financial Advisers Pty Ltd. ABN 65 006 373 995 ('Consultum')
Australian Financial Services Licensee, Licence No. 230323

What kinds of financial products and services are you authorised to provide to me?

I am authorised by Consultum to provide financial product advice to wholesale and retail clients, on the following class of products:

- **Deposit Products**
- **Life Products including:**
  - Investment life insurance products
  - Life risk insurance products
- **Superannuation products, including:**
  - Public Offer Superannuation Funds
  - Allocated Pensions and Complying Annuities
  - Corporate Superannuation Funds
  - Self Managed Superannuation Funds
- **Retirement Savings Accounts**
- **Managed Investment products, including:**
  - Master trusts, Wrap Facilities, Property Syndicates
  - Margin Lending Products
  - Tax-effective investments
- **Government Debentures, Stocks and Bonds**
- **Securities**
  - Active direct shares and securities advice

How I am paid?

Summary of Fee Options

Our initial appointment is at our cost. At this meeting, I will explain how we operate, what you can expect and our payment options. All fees and commissions payable by you will be explained to you at the time advice is given and fully detailed in a Statement of Advice, Record of Advice and Product Disclosure Statements (PDS). You will have the ability to "select" your preferred payment option prior to the provision of personal advice.

This profile is part of your Financial Services Guide and should be read in conjunction with this document.

Consultum
Financial Advisers

Below is a summary of our payment options, which are inclusive of GST:

Advice Fees

Financial Planning Advice Fee
You may be charged a fee, based on the applicable standard fee for a service or the time we spend developing the plan. Our plan (Statement of Advice) based fees are upwards from $550 for a limited advice report and vary, depending on scope and complexity. Fees may be negotiated.

Financial Planning Service Fee
If you follow through our advice to implementation, you may be charged a service fee. The product provider can deduct the fee from the funds invested and pays this to Consultum. This fee is a set fee for the service.

Adviser Service Fee - Ongoing
This can be paid directly or alternatively the product provider can deduct the fee from the account balance and pay this amount to Consultum. The amounts paid will depend on the service level applicable on the investment value and will continue for the duration of your account. The Adviser Service Fee Ongoing is based on the service level package selected. This fee may be a set fee or up to 1.1% per annum.

Product Fees

Initial Commission
The product provider pays the initial commission to Consultum. This amount is not an additional cost to your entry fee. This commission may be up to 4.4% dependent on the product provider and the specific investment product recommended. Where insurance products are recommended, the insurance provider may pay Consultum an initial commission based on the value of your premium. This may be up to 125% of the value of the premium.

Ongoing Commission
Ongoing commission is factored into the cost of the product and is paid by the product provider to Consultum. The amounts paid will depend on the investment value and will continue for the duration of the investment product. This commission may be up to 0.66% per annum. Where a life insurance policy is renewed, the insurance provider may also pay a renewal commission. Where this happens the commission may be up to 35% of the value of the renewal premium amount.

Other Fees

What amounts do my employer and other related entities receive?
The product providers pay fees and commissions to Consultum which are explained in the Financial Services Guide and also below. Consultum retains a percentage of up to 5% of these fees and commissions and then pays the balance to Australian Financial Planning, which engages me to provide financial services. The amount paid by Consultum to Australian Financial Planning ranges from 95% to 99% of the fees and commission received. Australian Financial Planning pays me a salary and up to 100% of any commission received by it and is also responsible for the payment of wages and salaries for its staff and for all other operational expenses such as rent, superannuation and other overheads, which are necessary to deliver its range of financial services to you.

Do any relationships or associations exist which might influence you in providing me with the financial services, other than what has already been outlined in the FSG?

No.

CFA - 0009 01/2011

Date of completion of Adviser Profile: 24 January 2011, Version 3.

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