

Financial Services Adviser Profile

Part 2

Guide to our relationship with you and others

This document is Part 2 of the Financial Services Guide (FSG). It sets out specific details about me, as an Authorised Representative of Cosca Licensee Pty Ltd ABN 84 626 548 114 and Australian Financial Services Licence (510677) ('Cosca'). I am authorised by Cosca to provide the financial services described in Part 1 of the FSG. This document is Part 2 and should be read together with Part 1. I have been authorised by Cosca to distribute this FSG.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refers to Christopher Castles, Kevin Reincastle, Nicole Robinson, Christopher Bradshaw, Jayden Swarbrick and Cosca Personal Wealth Pty Ltd. The term 'Representatives' refers generally to Cosca's Authorised Representatives.

We are Authorised Representatives of Cosca and are authorised by Cosca to provide financial services as described in this document.

Who is your Financial Adviser

Christopher Castles

My Authorised Representative number is 436242
Email: ccastles@cosca.com.au
Mobile: 0417 730 039

Nicole Robinson

My Authorised Representative number is 436243
Email: nrobinson@cosca.com.au
Mobile: 0412 752 451

Kevin Reincastle

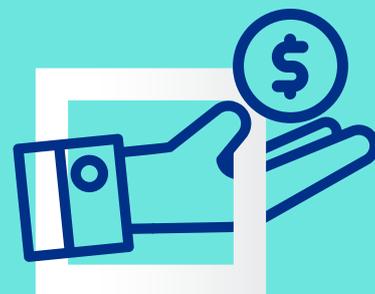
My Authorised Representative number is 322821
Email: kreincastle@cosca.com.au
Mobile: 0488 048 995

Jayden Swarbrick

My Authorised Representative number is 1270838
Email: jswarbrick@cosca.com.au
Mobile: 0407 483 779

Christopher Bradshaw

My Authorised Representative number is 1270840
Email: cbradshaw@cosca.com.au
Mobile: 0414 251 841



Adviser profiles



Christopher Castles

What experience does your Financial Adviser have?

I have been involved in the financial planning industry since 1989 practising in all areas of financial advice with a number of different Australian Financial Services Licensees.

What qualifications and professional memberships does your financial adviser have?

- Bachelor of Engineering
- Post-Graduate Diploma of Management
- Post-Graduate Diploma of Business
- Diploma of Financial Planning

I am a member of, and hold qualifications with, the Australian Society of Certified Practising Accountants (CPA), the Financial Planning Association of Australia Limited (CFP), the SMSF Association of Australia (SSA) and the Australian Institute of Company Directors (FAICD).



Kevin Reincastle

What experience does your Financial Adviser have?

I have been involved in the Financial Planning industry since March 2008. Prior to this I was an Agribusiness Manager for 7 years with a leading Australian Bank.

What qualifications and professional memberships does your financial adviser have?

- Advanced Diploma of Business (Accounting)
- Advanced Diploma of Financial Planning
- Masters in Financial Planning

I am a member of the Financial Planning Association of Australia Limited.

Adviser profiles



Nicole Robinson

What experience does your Financial Adviser have?

I have been involved in the accounting industry since 2000 and in the financial planning industry since 2006. In 2008 I received the FINSIA Queensland State Award for Superannuation and Retirement.

What qualifications and professional memberships does your financial adviser have?

- Bachelor of Commerce
- Graduate Diploma of Financial Planning

I am a member of, and hold qualifications with, The Institute of Charter Accountants (CA) and the Financial Planning Association of Australia Limited (CFP).



Christopher Bradshaw

What experience does your Financial Adviser have?

I have been involved in the Financial Planning industry since November 2008.

What qualifications and professional memberships does your financial adviser have?

- Graduate Diploma of Financial Planning

I am a member of the Financial Planning Association of Australia Limited.

Adviser profiles



Jayden Swarbrick

What experience does your Financial Adviser have?

I have been involved in the Financial Planning industry since January 2014.

What qualifications and professional memberships does your financial adviser have?

- Bachelor of Business (Sports and Events Management)
- Masters in Financial Planning

I am a member of the Financial Planning Association of Australia Limited.



Do your Financial Advisers have any associations or relationships?

Christopher Castles and Kevin Reincastle are directors of Cosca. Christopher Castles has an association with Cosca Personal Wealth Pty Ltd (ABN 18 099 556 180) as a director and owner of the holding company Cosca Partners Pty Ltd and Cosca Partners Holdings Pty Ltd. Kevin Reincastle, Nicole Robinson, Christopher Bradshaw and Jayden Swarbrick have an association with Cosca Personal Wealth Pty Ltd as employees. Fees and commissions are paid to Cosca Personal Wealth Pty Ltd by Cosca for distribution to us. Cosca Personal Wealth Pty Ltd is also an Authorised Representative of Cosca. Cosca is wholly owned by Cosca Partners Pty Ltd, which is in turn wholly owned by Cosca Partners Holdings Pty Ltd, which is wholly owned by a number of shareholders. Your adviser is a shareholder in Cosca Partners Holdings Pty Ltd. Cosca Personal Wealth Pty Ltd's Authorised Representative number is 281234.

What areas are your Financial Advisers authorised to provide advice on?

Christopher Castles, Kevin Reincastle, Nicole Robinson, Christopher Bradshaw and Jayden Swarbrick are authorised to provide the following financial services:

- Deposit products
- Government debentures, stocks or bonds
- Life investment and life risk products
- Managed investment schemes including investor directed portfolio services
- Retirement Savings Accounts (RSA) products
- Securities
- Standard margin lending facility
- Superannuation

Are there any services your Financial Advisers are not authorised by Cosca to provide?

Christopher Castles, Kevin Reincastle, Nicole Robinson, Christopher Bradshaw and Jayden Swarbrick are not authorised to provide advice or services in the following areas:

- Consumer credit advice and assistance
- Finance Broking
- Derivatives
- Managed Discretionary Accounts



What is your Financial Adviser's fee structure?

As part of detailed financial planning there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees may be payable by you at the following stages:

1. **Initial consultation and Scoping:** Our initial meeting and subsequent scoping meetings are generally at our investment to enable us to explore all aspects of your financial circumstances to ensure we have a detailed understanding of your requirements. Any changes to this arrangement will be advised prior to any costs being incurred.
2. **Advice:** We undertake our advice assignments on a fee for service basis. This fee will be determined based on the range of services provided and the value of those services to you, and may be collected directly or through associated tax structures or investment platforms as appropriate. Prior to commencing the assignment we will provide you with an Engagement Letter outlining the scope of work and associated fees. The fee is determined based on the complexity of your situation and the value provided to you. In general your investment to engage our services will be no less than \$3,300.
3. **Implementation:** We may charge a fee for implementation of the recommendations in your financial plan. This will be fully disclosed in any advice we provide and are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you, or as otherwise agreed in the Engagement Letter. The implementation fee will be determined based on the complexity of the engagement.
4. **Ongoing Service and Reviews:** As part of our advice we will recommend a level of ongoing service which we believe is appropriate for your situation. If you choose to accept the recommended service you will be charged the fee as disclosed in our advice. This fee will generally start from \$4,400 and will be determined each year based on the work expected in the coming year.

We do not accept commissions for the work we do for you, apart from where insurance is recommended and implemented. In that case we may receive commissions. This is fully disclosed in any advice document that we provide to you.

How will your Financial Adviser be paid for the services provided?

All fees and commissions disclosed in the FSG which are attributed to the services provided to you by us are paid to Cosca. Cosca will pass on 100% of those fees and commissions to Cosca Personal Wealth Pty Ltd.

All advisers receive a salary as an employee of Cosca Personal Wealth Pty Ltd. All advisers could also receive a performance bonus at the discretion of Christopher Castles and Kevin Reincastle.

What other benefits may your Financial Adviser receive?

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued between \$100 up to \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

Will your Financial Adviser be paid when making a referral?

We do not accept payment for making a referral to an external specialist such as an accountant, solicitor, finance broker or insurance adviser.

If you have been referred to me by an external party and you accept the services I provide there will be no payments to the external party for the referral. Should this vary any amount payable will be disclosed in the SoA provided to you. This will be paid by Cosca Personal Wealth Pty Ltd to the external party and will be at no additional cost to you.

Acknowledgements

Client copy

I/We acknowledge that I was/we were provided with the Cosca Financial Services Guide version 2.1 dated 1 July 2021 and Adviser Profile version 2.2 dated 20 June 2022.

Client Name: _____

Client Signature: _____

Date received: _____

Client Name: _____

Client Signature: _____

Date received: _____

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Cosca Financial Services Guide version 2.1 dated 1 July 2021 and Adviser Profile version 2.2 dated 20 June 2022.

Sent to (Client Name(s)): _____

Sent on (Date): _____

Sent by (Name): _____

Acknowledgements

Adviser copy (to be retained on client file)

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