Financial Services Adviser Profile

Part 2

value.vision

business advisory
financial services
personal wealth

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, Dean Pratt 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

Kevin Reincastle

My Authorised Representative number is 322821

Email: kreincastle@cosca.com.au

Mobile: 0488 048 995

Christopher Bradshaw

My Authorised Representative number is 1270840

Email: cbradshaw@cosca.com.au

Mobile: 0414 251 841

Nicole Robinson

My Authorised Representative number is 436243

Email: nrobinson@cosca.com.au

Mobile: 0412 752 451

Jayden Swarbrick

My Authorised Representative number is 1270838

Email: jswarbrick@cosca.com.au

Mobile: 0407 483 779

Dean Pratt

My Authorised Representative number is 1302586

Email: dpratt@cosca.com.au

Mobile: 0433 079 579

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 Advice Association Australia (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 Advice Association Australia.

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 Advice Association Australia (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?

- Master of Financial Planning

I am a member of the Financial Advice Association Australia.

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 Advice Association Australia.

Dean Pratt

What experience does your Financial Adviser have?

I have been involved in the Financial Planning industry since March 2015.

What qualifications and professional memberships does your financial adviser have?

- Bachelor of Commerce
- Graduate Diploma in Financial Planning

I am a member of the Financial Advice Association Australia and the SMSF Association of Australia (SSA).

Do your Financial Advisers have any associations or relationships?

Christopher Castles and Kevin Reincastle are directors of Cosca. Christopher Castles is also a director of Cosca Personal Wealth Pty Ltd (ABN 18 099 556 180).Chris Castles, Kevin Reincastle, Nicole Robinson, Christopher Bradshaw, Jayden Swarbrick and Dean Pratt have an association with Cosca Personal Wealth Pty Ltd as employees. 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 may be 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, Jayden Swarbrick and Dean Pratt 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
- Superannuation
- 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, Jayden Swarbrick and Dean Pratt 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**: Our initial meeting is conducted at our investment to enable us to determine how we may help you.
2. **'OnTrack' Engagement:** Following our initial consultation we may progress to an 'OnTrack' engagement. This is a series of meetings to determine your goals and objectives, collect your financial information and provide advice in relation to you current financial situation and how to improve it. In general your investment for this engagement will range from $6,150 to $11,350 plus GST.
3. **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 generally range from $5,350 to $50,000.
4. **Implementation:** We may charge a fee for implementation of the recommendations in our advice. 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. The minimum implementation fee is $2,100 plus GST.
5. **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. This fee will generally start from $6,950 plus GST 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.

Acknowledgements

Client copy

I/We acknowledge that I was/we were provided with the Cosca Financial Services Guide version 3.2 and Adviser Profile version 3.2.

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 3.2 and Adviser Profile version 3.2.

Sent to (Client Name(s)): ______________________________

Sent on (Date): ______________________________

Sent by (Name): ______________________________

Acknowledgements

Adviser copy (to be retained on client file)

I/We acknowledge that I was/we were provided with the Cosca Financial Services Guide version 3.2 and Adviser Profile version 3.2.

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):

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Sent on (Date):

Sent by (Name): ______________________________________

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Cosca Personal Wealth Pty Ltd is a Corporate Authorised Representative of Cosca Licensee Pty Ltd (AFSL: 510677 & ABN: 84 626 548 114)

business advisory
financial services
personal wealth

1800 283 895 | wealth@cosca.com.au

Brisbane
Ingham
Innisfail
Springwood
Townsville