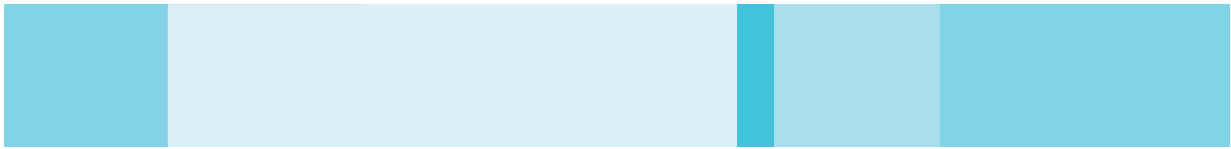


# Adviser Profile

## Christopher Turner

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

<p><b>Who is my adviser?</b></p>	<p>Your adviser is <b>Christopher Turner</b> of Winston Turner Financial Planning Pty Ltd, Authorised Representatives of Consultum Financial Advisers Pty Ltd. Level 42, Rialto Towers, 525 Collins Street, Melbourne VIC 3000 <b>Phone:</b> 03 9621 1111 <b>Fax:</b> 03 9621 1166</p> <p>Chris has been an adviser with Consultum Financial Advisers (formerly Winchcombe Carson) since 1988. Chris has successfully completed the Diploma of Financial Planning, achieved the globally recognised status of Certified Financial Planner (CFP) and is an associate of the Financial Planning Association of Australia (AFPA). Chris was the Winchcombe Carson Financial Planner of the year (03 - 04) &amp; (04-05).</p> <p>Chris Turner ASIC Authorisation Number. 231040. Winston Turner Financial Planning Pty Ltd ASIC Authorisation Number 325117. Consultum Financial Advisers Pty Ltd. ABN 65 006 373 995. Australian Financial Services Licensee, Licence No. 230323.</p>
<p><b>What kinds of financial products and services are you authorised to provide to me?</b></p>	<p>Your adviser is authorised by Consultum Financial Advisers to provide financial product advice to wholesale and retail clients, on the following class of products:</p> <ul style="list-style-type: none"> <li>- <b>Deposit Products</b></li> <li>- <b>Life Products including:</b> <ul style="list-style-type: none"> <li>- Investment life insurance products</li> <li>- Life risk insurance products</li> </ul> </li> <li>- <b>Superannuation products, including:</b> <ul style="list-style-type: none"> <li>- Public Offer Superannuation Funds</li> <li>- Allocated Pensions and Complying Annuities</li> <li>- Corporate Superannuation Funds</li> </ul> </li> <li>- <b>Retirement Savings Accounts</b></li> <li>- <b>Managed Investment products, including:</b> <ul style="list-style-type: none"> <li>- Master trusts, Wrap Facilities, Property Syndicates</li> <li>- Margin Lending Products</li> <li>- Tax-effective investments</li> </ul> </li> <li>- <b>Securities</b> <ul style="list-style-type: none"> <li>- As a referral service through an approved broker only</li> </ul> </li> </ul>
<p><b>How will I pay for the financial services?</b></p>	<p>Our initial appointment is free. At this meeting, <b>Christopher Turner</b> will explain how we operate, what you can expect and our payment options. All fees and commissions payable by you will be fully detailed in a Statement of Advice. Clients will have the ability to select their preferred payment option prior to the provision of personal advice. Below is a summary of our payment options:</p> <ol style="list-style-type: none"> <li>1. You may pay an initial or upfront commission to the product provider with whom you invest. This may range between 0% and 4.4% dependant on the product provider and the specific product recommended.</li> <li>2. Where your adviser has recommended tax-effective investments an initial/upfront and ongoing commission will be payable to your adviser. These amounts will be detailed within a Statement of Advice.</li> <li>3. You may pay an ongoing or trailing commission to the product provider with whom you invest. This is normally part of the product provider's ongoing management fees and payable for the duration of the term of your investment. This may range from 0% to 1.1%. Additionally or in place of the ongoing commission, you may agree to include an Adviser Service Fee which can be deducted in the same way as the ongoing commission. This fee can range from 0.1% to 1.65%</li> <li>4. You may be charged a fee, based on either the time we spend developing the plan or based on the value of the funds you invest. This hourly based rate may be negotiated and ranges up to \$396 per hour (incl. GST). Our plan based fees range upwards from \$990 (incl. GST) and price can vary depending on scope and complexity.</li> <li>5. Where insurance products are recommended, the insurance provider may pay us an initial commission based on the value of your premium. This can range up to 135% of the value of the premium. At renewal of the insurance policies, the insurance provider may also pay a renewal commission, where this happens the commission may range up to 35% of the value of the renewal premium amount.</li> <li>6. Through discussion, any combination of all of the above options.</li> </ol>
<p><b>Do any relationships or associations exist which might influence your recommendations to me?</b></p>	<p>No.</p>



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