

Financial Services Guide



Backed by **TAL**

Part 2 – Adviser Profile

Prepared on 18 November 2016

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

My details

Name	Corinne Gepp
Business Name	Corstu Pty Ltd ATF The Corstu Family Trust T/As Corinne Gepp Financial Planner
Address	Suite 7, 14 Philimore Street, Fremantle WA 6160
Postal address	PO Box 1428, Fremantle WA 6959
Telephone	08 9433 2212
Mobile	0417 902 234
Email	corinne@cgfplanner.com.au
Company website	www.cgfplanner.com.au

Corstu Pty Ltd ATF The Corstu Family Trust T/As Corinne Gepp Financial Planner (Rep No. 1249668) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Corstu Pty Ltd ATF The Corstu Family Trust T/As Corinne Gepp Financial Planner are the same as above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

Authorised Representative Number: 287046

Qualifications

- Diploma of Financial Planning
- Certificate in Applied Self Managed Super Fund Advice
- Certificate of Completion - Margin Lending & Geared Investments

Experience

- I have been working in the financial services industry and authorised to provide financial services advice since 2005.

How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under "My services" by telephone or email. Please refer to my contact details above.

My services

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Superannuation Advice
- Investment Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments
- Superannuation, including SMSF
- Retirement Savings Accounts
- Investor Directed Portfolio Services (IDPS)
- Securities
- Standard Margin Lending Facility

Fees and commissions paid to Affinia

Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product. The amount of initial commission is calculated as a percentage of the funds you invest and/or the premium paid by you. The commission is deducted from the amount invested or paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance Investments, Superannuation, IDPS products: between 0% - 5% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% - 130% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions may be deducted regularly from your investment for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns. In some cases, they may be deducted from your investment.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance Investments, Superannuation, IDPS products: between 0% - 3% (GST inclusive) of your investment amount; or

- Life Insurance risk products: between 0% and 33% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total "upfront" commission paid by the product issuer to Affinia will be between \$0 and \$650. Thereafter, the "ongoing" commission paid to Affinia will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

Fees and Charges

Fees may be charged for the services I provide. These fees will be agreed upon and confirmed to you prior to any service provided. Current fees and charges (GST inclusive) are:

Advice Preparation Fees

Fees for the preparation of your advice may range between \$1,500 and \$10,000.

Ongoing Advice Fees

Fees for your ongoing service may be a set fee ranging between \$0 and \$1,650 per annum.

Ad hoc Advice Fees

Where further advice or services that are beyond the scope of the agreed ongoing service are sought, an hourly rate of \$275 is payable with an estimate of the total cost to be calculated and provided prior to commencement of the work.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased will be detailed in your Statement of Advice.

How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation, Corstu Pty Ltd ATF The Corstu Family Trust T/As Corinne Gepp Financial Planner is paid 100% of the commission and fees paid to Affinia.

I am a director and shareholder Corstu Pty Ltd ATF The Corstu Family Trust T/As Corinne Gepp Financial Planner. Corstu Pty Ltd ATF The Corstu Family Trust T/As Corinne Gepp Financial Planner may pay me a salary and distributions from the commissions and fees received.

Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.