

## BUSINESS PROFILE

### ADVISER PROFILE VERSION:

**VERSION** 4.2

This document contains a Business and an Adviser profile. The business profile provides information about the business your adviser works for. The adviser profile provides information about your adviser - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your adviser can provide advice on.

These profiles are part of the Financial Services Guide (FSG) and are only complete when they are provided together.

### DATE ISSUED

03 March 2022

### ABOUT OUR LICENSEE



<b>ABN</b>	30 085 870 015	<b>AFSL/ACL NUMBER</b>	238478
<b>ADDRESS</b>	Level 6, 200 Creek Street Brisbane Queensland 4000		
<b>POSTAL</b>	GPO Box 942, Brisbane QLD 4001		
<b>PHONE</b>	07 3018 0400		
<b>EMAIL</b>	info@futuro.com.au		
<b>WEB</b>	www.futuro.com.au		

Futuro is responsible for the services provided by any of its authorised or credit representatives.



Novo Wealth Design Pty Ltd ACN 166 036 880 is a Corporate Authorised Representative No. 448073 of Futuro Financial Services Pty Ltd.

### OUR CONTACT DETAILS

<b>TRADING NAME</b>	Novo Wealth
<b>BUSINESS ADDRESS</b>	19 Rundle Street, Kent Town SA 5067
<b>POSTAL ADDRESS</b>	As Above
<b>TELEPHONE</b>	08 8363 8810
<b>FAX</b>	08 8362 2025
<b>WEB</b>	novowealth.com.au

### ABOUT OUR TEAM

*Attached to this document is an adviser profile. The adviser profile provides information about your adviser - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products about which your adviser can provide advice.*

## ADVICE FEES



The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you or paid via your product (if possible).
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Please refer to our Client Value Proposition for full details in relation to the cost of our services.

Our advice fees (inclusive of GST) include charges for the following advice services:

<b>INITIAL CONSULTATION (1 HOUR)</b>	At our cost
<b>ADVICE HOURLY RATE</b>	\$395
<b>INITIAL ADVICE</b>	\$550 - \$9,000
<b>ADVICE IMPLEMENTATION</b>	\$0 - \$5,000
<b>ONGOING ADVICE</b>	\$0 - \$20,000
<b>ADDITIONAL ADVICE</b>	Hourly rate

Fees will increase on July 1 each year in line with the Consumer Price Index (CPI).

### COMMISSIONS

Commissions may be payable by product issuers for services in relation to insurance, banking deposit products, margin lending, some loan products and older investment products and annuity products.

For insurance, the commission is factored into the annual premium and at 1 Jan 2020 is as follows

- From 0% to 66% of the initial premium
- From 0% to 22% per annum of the renewal premium

For other products, this may range as follows:

- From 0% to 10% of the initial amount invested
- From 0% to 1.0% per annum for the value of your investment balance

Generally, the payment we receive will be based on the service provided. Details of other payments we receive are contained in the Product Disclosure Statements (PDS) for most financial product issuers, which are available from your adviser.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

## HOW ARE WE PAID

Futuro collects our fees (incl. GST) and retains 4% of our turnover to support our business. This includes investment and strategy research, continuing education, compliance consulting and business coaching, allowing us to provide you with the highest quality service and advice. The remainder 97% of our fees is paid to Novo Wealth Design Pty Ltd from which your financial planner receives a salary

## OTHER BENEFITS I RECEIVE

### PAYMENTS TO OTHER PROFESSIONALS

We may pay a referral fee when clients are referred to us from other professionals. We have referral arrangements in place with the following professional service providers:

- We will pay Go Loans 20% of our initial fee. For example, if our initial advice fee is \$1,000, we will pay a referral fee of \$200.

This will be disclosed in your Statement of Advice if applicable.

## RELATIONSHIPS AND ASSOCIATIONS

NIL

## ADVISER PROFILE

### ABOUT ME



My name is **Paul Garner** and I am an authorised representative No. 314741 of Futuro Financial Services Pty Ltd.

#### EDUCATION AND QUALIFICATIONS

CERTIFIED FINANCIAL PLANNER®, Master of International Studies, Graduate Diploma in Commerce, Bachelor of Management, Advanced Diploma of Financial Services (FP)

#### EXPERIENCE

Advising since 2007

#### MEMBERSHIPS

CERTIFIED FINANCIAL PLANNER® member of the Financial Planning Association (FPA)

Certified Responsible Investment Financial Adviser member of the Responsible Investment Association Australasia (RIAA)

### MY CONTACT DETAILS

**TELEPHONE** 08 8363 8810

**FAX** 08 8362 2025

**MOBILE** 0424 224 225

**EMAIL** [pgarner@novowealth.com.au](mailto:pgarner@novowealth.com.au)

### WHY SHOULD YOU CHOOSE ME

I aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position. I specialise in Responsible and Ethical investment planning.

I undertake continuous professional development and training programs so that I am up to date with legislative changes to superannuation, investments, social security and tax environments.

I have access to technical, risk and investment research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes.

I will help you sort out your goals and weigh up different investment strategies to achieve them.

Most importantly, I turn your thoughts into action. There are no secret formulas to achieving financial security. I work with you to get the basics right and ensure you have a plan to achieve your goals over time.

I can provide you with strategic advice as well as arrange the types of financial products listed below.

I can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

I am authorised to provide advice on the products listed below:

### ADVICE I CAN PROVIDE

#### STRATEGIES

- Responsible/Ethical investments
- guidance on budgeting and goal setting
- savings and wealth creation strategies
- investment planning
- gearing strategies
- superannuation planning
- pre-retirement planning
- retirement planning
- personal insurance planning
- business insurance planning
- estate planning considerations
- aged care and Centrelink planning
- salary packaging advice

#### FINANCIAL SERVICES PRODUCTS

- deposit and payment products
- financial planning
- life risk insurance products
- securities
- managed investments
- tax effective investments
- superannuation and retirement savings accounts
- self-managed super funds (including limited recourse borrowing arrangements)
- margin lending

### HOW I AM PAID

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

As an owner of Novo Wealth Design Pty Ltd, I receive distributions and dividends based on the profitability of the business.

## ADVISER PROFILE

### ABOUT ME



My name is **James Melhuish** and I am an authorised representative No. 1265358 of Futuro Financial Services Pty Ltd.

#### EDUCATION AND QUALIFICATIONS

Diploma of Financial Planning (RG146 & SMSF)

Bachelor of Finance (International Finance) - University of Adelaide

ASX Accredited Listed Product Adviser

FASEA exam qualified

#### EXPERIENCE

Having run my own business for 2 years before merging with Novo Wealth, I also bring a background through financial services including derivatives trading, corporate finance, insurance, banking, and wealth platforms. My passion for holistic personal advice stems from seeing within families the difference of considerate forward planning. It also ties into nonjudgmentally helping clients tie their financial choices to their most important goals and most deeply held values. This also brings us to incorporate Responsible and Ethical investments as part of our client values alignment processes.

Outside of work I have run a Japanese martial arts academy for over 10 years.

#### MEMBERSHIPS

AFA

### MY CONTACT DETAILS

**TELEPHONE** 0402 027 999

**EMAIL** james@novowealth.com.au

### WHY SHOULD YOU CHOOSE ME

I aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position. I have a passion for Responsible and Ethical investment planning - aligning your financial choices with your most important goals and most deeply held values.

I undertake continuous professional development and training programs so that I am up to date with legislative changes to superannuation, investments, social security and tax environments.

I have access to technical, risk and investment research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes.

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