



Supplementary Financial Services Guide (Adviser Profile)

Version 2 commencing 1 September 2020

This adviser profile should be read in conjunction with the Shartru Wealth Management Pty Ltd Financial Services Guide. It's a snapshot of who I am - It sets out my contact details, professional details, the services and products I provide and how I am paid. You can contact me using the details below.

National Service Financial Pty Ltd

Corporate Authorised Representative Number 1281192

ACN: 622 673 330 ABN: 58 622 673 330

Address: Suite 408, 1 Bryant Drive, Tuggerah NSW 2259

Phone: 1300 580 802

Mobile: 0432 043 021

Email: wayne@nationalservicefinancial.com.au

I have the following qualifications

Wayne Bemet, Authorised Representative Number 1272689

- Diploma in Financial Planning
- Member of Financial Planning Association
- Member of Association of Financial Advisers
- Member of the Association of Independently Owned Financial Planners

Robert Coyte, Authorised Representative Number 410135

- Bachelor of Commerce
- Graduate Diploma in Applied Finance and Investment (Securities Institute of Australia)
- Certified Financial Planner (CFP)
- Self-Managed Superannuation Specialist
- Tax (Financial) Adviser registration #25282669*

Services Shartru Wealth can advise you on

Please refer to page 2 of the FSG.

Products I can offer you

I am authorised to provide Personal Advice on and deal in the following financial products:

Authorised Financial Products	Wayne Bemet
Deposit products	✓
Government Debentures, Stocks & Bonds	✓
Investment Life Insurance Products	✓
Life Insurance Risk Products	✓
Managed investment Schemes, including IDPS	✓
Securities	✓
Retirement Savings Account Products	✓
Standard Margin Lending Facilities	✓
Superannuation (ex/including SMSF)	✓
Derivatives	✓
Portfolio Review: <ul style="list-style-type: none">• Internal databases are maintained detailing client's investments that were recommended by the licensee. This does not constitute portfolio monitoring.• Portfolios are reviewed on a regular basis, subject to the client's discretion.	✓

*Robert Coyte is responsible for certain advice provided to you (Tax) due to restrictions on my authority in those areas.



How will I charge you for the service?

I provide clients with a choice of paying a fee-for-service or allowing me to receive commission from the insurance provider that is recommended. In such cases my hourly rate may be reduced or waived for the Initial advice and the Implementation fee. A combination of these methods of payment for my services will also be considered. I can provide you with a fee estimate after assessing your requirements. I do not charge or receive commission on managed investment schemes.

Service Fees	Wayne Bemet
Hourly rate (or part thereof)	\$330
Advice and/or implementation fee (depending on complexity)	Up to \$11,000
Ongoing retainer (based on service package, billed through agreed method)	Up to \$3,000pa

Do I receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to you and how is that commission calculated?

1. All fees are paid initially to Shartru Wealth Management (Licensee). Shartru Wealth passes on 100% of all fees received to National Service Financial.
2. Where a life insurance company product has been recommended the issuer of the product may pay Shartru Wealth a commission which ranges between 30% and 60% of your first year's premium plus GST. E.g. If your first year's premium is \$500 and the initial commission is 60% Shartru Wealth will receive \$300.
3. The issuer of the insurance product may also pay Shartru Wealth an ongoing commission which can vary depending on the product. It ranges between 8% and 30.25% of your second and subsequent years premium. If your premium for the second and subsequent years is \$500 and the ongoing commission is 30% Shartru Wealth will receive \$150 per annum.
4. I may receive a salary, management fee or distribution of profits from National Service Financial. The amount of this salary is dependent on a range of factors including the amount of revenue received by National Service Financial.
5. When share trading services are utilised to deal in shares, I may receive between \$33 and 90% of the brokerage amount paid to the stockbroker. For example, if brokerage for a share trade is \$77, I will receive \$49.05
6. Neither National Service Financial nor I receive conflicted remuneration.
7. The exact amounts of any fees, commissions, bonuses or other incentives received by me and the licensee will be included in a Statement of Advice that we will provide to you. That will include any referral fees that we receive or pay to other parties as well.

Do I have any Referral Arrangements in place or potential Conflicts of Interest?

1. National Service Financial and I do not have any formal referral arrangements in place.
2. If you are referred to us by another party, we will not pay a referral fee.
3. If we refer you to another party, we do not receive a referral fee.
4. National Service Financial Pty Ltd shares office space with Galaxy Finance & Property Group and Galaxy Conveyancing. There is no monetary benefit received nor a 'fee for referral' agreement in place with either company mentioned.
5. I am not permitted to act on your behalf if I have a conflict of interest or duty to you.
6. National Service Financial and I do not own shares in Shartru IM and Shartru Wealth.