

Chad Appleby

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.



Introducing your financial adviser

Chad Appleby is an Authorised Representative of Consultum Financial Advisers Pty Ltd AFSL 230323. Chad is employed by Calm Wealth Management Pty Ltd which is a Corporate Authorised Representative of Consultum Financial Advisers Pty Ltd.

Authorised Representative Number: 263894
Corporate Authorised Representative Number: 1289004
Adviser profile issue date: 1 July 2024

About Chad

Chad has worked in the financial services industry since 1999 and has been a financial adviser since 2002. Prior to becoming a financial adviser, Chad gained much of his early experience within the banking sector, before turning to his passion of financial advice.

In providing advice Chad is backed by a team of leading research analysts enabling clients to have access to a broad range of leading Australian and international fund managers, as well as listed investments. Chad is committed to building longer term relationships with clients by providing them with advice that is easy to understand and simplifies a lot of the complexity that can surround financial advice.

Outside of work Chad enjoys spending time with family and friends, travelling and outdoor sports.



Qualifications and memberships

- CERTIFIED FINANCIAL PLANNER® professional
- Bachelor of Economics
- Diploma of Financial Planning
- Member of the Financial Advice Association Australia (CFP)



Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

Deposit products

Life products, including:

- investment life insurance products
- life risk insurance products

Managed investment products, including:

- master trusts, wrap facilities, property funds
- margin lending products
- tax-effective investments
- managed trusts

Government debentures, stocks and bonds

Superannuation products, including:

- public offer superannuation funds
- account-based pensions and complying annuities
- corporate superannuation funds
- self-managed superannuation funds

Retirement savings accounts

Securities

- direct shares and securities advice

Managed Discretionary Account (MDA) investment programs

How I am paid

As the licensee, Consultum collects all advice fees and commissions. Consultum then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.

Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

Commissions: Some product providers pay commissions to Consultum. The amount of commissions received will depend upon the type of product and the premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Calm Wealth Management also has the following arrangements:

Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

Table - Details of arrangements for referrals from a third party:

Name of referral partner	Credit Union SA
Payment we provide	\$300 or \$1,500
Example	If you are referred to Calm Wealth Management by Credit Union SA, payment of \$300 for single strategy advice or \$1,500 for full strategy advice will be made to them. These referral fees are not an additional cost to you.

Name of referral partner	Fire Service Credit Union
Payment we provide	\$300 or \$1,500
Example	If you are referred to Calm Wealth Management by Fire Service Credit Union, payment of \$300 for single strategy advice or \$1,500 for full strategy advice will be made to them. These referral fees are not an additional cost to you.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of Consultum Financial Advisers Pty Ltd. Consultum Financial Advisers Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence Consultum Financial Advisers Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

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