

## Chad Appleby

There are two parts to the Financial Services Guide (FSG). This Adviser Profile forms Part two of your FSG and should be read in conjunction with Part one before making any decisions.



### Introducing your financial adviser

Chad Appleby and Calm Wealth Management Pty Ltd t/as Calm Wealth Management are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

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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.

Chad is a Certified Financial Planner® professional after successfully completing his certification assessment in 2006. He also has a Bachelor of Economics degree from the University of Adelaide, and a Diploma of Financial Planning through Deakin University. In providing advice Chad is backed by a team of leading research analysts enabling clients to have access to a range of leading Australian and international fund managers, as well as listed investments. Chad is committed to building long-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.



### Authorisations

- Chad Appleby ASIC Authorisation Number 263894.
- Calm Wealth Management Pty Ltd t/as Calm Wealth Management ASIC Authorisation Number 1289004.



### Qualifications and memberships

- CERTIFIED FINANCIAL PLANNER® professional
- Bachelor of Economics (Adelaide University)
- Diploma of Financial Planning (Deakin University)
- Member of the Financial Planning Association of Australia (FPA)



### Financial products and services

Your adviser is authorised by Consultum to provide financial product advice to wholesale and retail clients on the following classes 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

#### 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

- Active direct shares and securities advice

#### Managed Discretionary Account (MDA) investment programs

Chad Appleby is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service, where the advice is:

- provided in the context of the personal advice authorised by Consultum, and
- part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO, etc), are not provided under Consultum's AFSL and are not covered by this FSG. They should be treated as a separate business activity.



## How is your financial adviser paid?

The fees and commissions payable to Calm Wealth Management are explained in Part one of the FSG and also below. Consultum may retain up to 2 per cent of these fees and commissions and then pay the balance to Calm Wealth Management, which engages your adviser to provide financial services. Of the amount received by Calm Wealth Management from Consultum, after covering your advisers operational expenses, the remaining amount is available to pay a salary or be distributed as a dividend to Calm Wealth Management shareholders.

Commission for life risk insurance products – Policies issued from 1 January 2020

Initial commission payable under an upfront structure is capped at 66 per cent from 1 January 2020. Ongoing commission under an upfront structure is 22 per cent of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37 per cent.



## Service and advice fees paid by you

Your initial appointment with Chad Appleby is complimentary. Subsequent general advice meetings following your initial appointment are charged at \$330 per hour. If you become a client of Calm Wealth Management, Chad Appleby will explain how Calm Wealth Management operates, what you can expect and the payment options. All fees and commissions payable by you will be explained to you at the time advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice. All amounts noted below are inclusive of GST:

### Fee for service – once-off

This once-off fee will be charged for services provided and is based on an hourly rate of \$330, the total fee will depend on complexity and time involved. You can elect to pay this once-off fee via a deduction from your product provider or you may pay by direct payment.

### Statement of Advice (SoA)

A Statement of Advice fee is charged to cover the cost of researching, developing and preparing your advice document. This fee ranges from \$2,200 to \$11,000 depending on complexity.

### Fee for service – implementation - initial

An initial fee for service represents the cost of implementing the advice contained in the SoA. This fee may be charged as a flat dollar amount up to \$2,200.

### Adviser service fee

The Adviser service fee represents the cost of providing our annual professional services to you. A summary of the services which you receive for this fee is contained in the Client Service Agreement. This fee may be up to 1.1 per cent per annum of assets under advice or charged as a flat dollar fee ranging from \$2,200 to \$22,000, both options will be negotiated prior to the implementation of any advice and depends on complexity and level of services required. You only pay an Adviser service fee if you agree to a Client Service Agreement and then, only until it expires.



## Other benefits?

In addition to the "Other benefits" section disclosed in part one, Calm Wealth Management has an arrangement in place with Credit Union SA and Fire Service Credit Union.

If you are referred to Calm Wealth Management by Credit Union SA, payment of \$1,500 for full advice and \$300 for single strategy advice will be made to Credit Union SA.

If you are referred to Calm Wealth Management by Fire Service Credit Union, payment of \$1,500 for full advice and \$300 for single strategy advice will be made to Fire Service Credit Union.

These referral fees are not an additional cost to you.

### Date of completion of Adviser Profile

29 June 2021, version 1