

Adviser Profile

Charlie Karalouka

This profile is part of your Financial Services Guide and should be read in conjunction with this document.

<p>Who is my adviser?</p>	<p>Kyriacos (Charlie) Karalouka and Investment Central Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd. 669 Brunswick Street, New Farm QLD 4005 Phone: 07 3358 2866 Fax: 07 3358 2877</p> <p>I have the following qualifications:</p> <ul style="list-style-type: none"> - Certified Financial Planner CFP - Diploma of Financial Planning - Over 18 Years Experience in the Financial Services Industry <p>Charlie Karalouka ASIC Authorisation Number 261073. Investment Central Pty Ltd ASIC Authorisation Number 276923. Consultum Financial Advisers Pty Ltd. ABN 65 006 373 995 ('Consultum') Australian Financial Services Licensee, Licence No. 230323</p>
<p>What kinds of financial products and services are you authorised to provide to me?</p>	<p>I am authorised by Consultum to provide financial product advice to wholesale and retail clients, on the following class of products:</p> <ul style="list-style-type: none"> - Deposit Products - Life Products including: <ul style="list-style-type: none"> - Investment life insurance products - Life risk insurance products - Superannuation products, including: <ul style="list-style-type: none"> - Public Offer Superannuation Funds - Allocated Pensions and Complying Annuities - Corporate Superannuation Funds - Self Managed Superannuation Funds - Retirement Savings Accounts - Managed Investment products, including: <ul style="list-style-type: none"> - Master trusts, Wrap Facilities, Property Syndicates - Margin Lending Products - Tax-effective investments - Government Debentures, Stocks and Bonds - Securities <ul style="list-style-type: none"> - Active direct shares and securities advice
<p>How I am paid?</p>	<p>What amounts do my employer and other related entities receive?</p> <p>The product providers pay fees and commissions to Consultum which are explained in the Financial Services Guide and also below. Consultum retains a percentage of up to 5% of these fees and commissions and then pays the balance to Investment Central, which engages me to provide financial services. The amount paid by Consultum to Investment Central ranges from 95% to 99% of the fees and commission received. Investment Central pays me a salary and up to 100% of any commission received by it. Investment Central is also responsible for the payment of wages and salaries for its staff and for all other operational expenses such as rent, superannuation and other overheads, which are necessary to deliver its range of financial services to you.</p> <p>Summary of Fee Options</p> <p>Our initial appointment is free. At this meeting, I will explain how we operate, what you can expect and our payment options. All fees and commissions payable by you will be explained to you at the time advice is given and fully detailed in a Statement of Advice, Statement of Additional Advice, Record of Advice and Product Disclosure Statements (PDS). You will have the ability to "select" your preferred payment option prior to the provision of personal advice.</p> <p>Below is a summary of our payment options, which are inclusive of GST:</p> <p>Adviser Service Fee Upfront/Entry Fee/Contribution Fee/Initial Commission</p> <p>Adviser Service Fee Upfront/Entry Fee/Contribution Fee - The product provider deducts the fee from the funds invested and pays this to Consultum. This fee may be up to 5.5% dependent on the product provider and the specific product recommended.</p>

Initial Commission – The product provider pays the initial commission to Consultum. This amount is not an additional cost to your entry fee. This commission may be up to 5.5% dependent on the product provider and the specific product recommended.

Where insurance products are recommended, the insurance provider may pay Consultum an initial commission based on the value of your premium. This may be up to 125% of the value of the premium.

Adviser Service Fee Ongoing – The product provider deducts the fee from the account balance and pays this amount to Consultum. The amounts paid will depend on the investment value and will continue for the duration of your account. This fee may be up to 2.1% per annum.

Ongoing commission – Ongoing commission is factored into the cost of the product and is paid by the product provider to Consultum. The amounts paid will depend on the investment value and will continue for the duration of the investment product. This commission may be up to 1.1% per annum.

Where a life insurance policy is renewed, the insurance provider may also pay a renewal commission. Where this happens the commission may be up to 35% of the value of the renewal premium amount.

Deferred Entry Fee – The product provider will not deduct any entry fees from the funds invested. The initial commission that is paid to Consultum is recouped via higher ongoing fees for a specified period of time. This fee may be up to 1.16% per annum.

Adviser Service Fee Once-Off – The product provider deducts a once-off fee for the services provided to you in relation to your account and pays this to Consultum. This fee may be up to 1.16%.

Financial Planning Advice Fee – You may be charged a fee, based on either the time we spend developing the plan and/or the value of the funds you invest. Our plan (Statement of Advice) based fees range upwards from \$1,100 to \$6,600 depending on scope and complexity.

Through discussion, any combination of the above options may be negotiated.

Do any relationships or associations exist which might influence you in providing me with the financial services, other than what has already been outlined in the FSG?

Yes.

Investment Central Pty Ltd has a referral arrangement in place with a number of service providers, including accountants and solicitors. Please note that if you have been referred by a third party whom Investment Central has a referral arrangement with, Investment Central Pty Ltd will only maintain 70% of the initial and trailing commissions receivable, with the remaining 30 % paid to the referring party. Please note that this referral commission is not charged as an additional amount to the client.

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