



AUSTRALIAN FINANCIAL DIRECTIONS

ABN 14 135 004 947 AUSTRALIAN SERVICES LICENCE NO 344971

ADVISOR PROFILE

9 JANUARY 2018 VERSION 3.1

The Advisor Profile forms an essential part of the combined Financial Services ("FSG"). The FSG is not complete without it.

Who is my Advisor?

John Claessen is an Authorised Representative of Australian Financial Directions Pty Ltd (ABN 14 135 004 947, AFSL 344971) ("AFD").

John is a Director of WSP Pty Ltd (ABN 76 076 213 806) ("WSP") is the trustee for The SFPS Unit Trust trading as "Streamline Financial Planning" as well as "Wealth & Security Planners". WSP (Authorised Representative Number 276624) is a Corporate Authorised Representative of AFD.

Authorised Representative Number:	241385
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Qualifications

I have worked in the financial services industry and providing advice since 1994. I joined AFD in April 2017. I hold a Graduate Diploma in Business from Curtin University and a Graduate Diploma of Applied Finance and Investment from the Securities Institute of Australia. With these qualifications and experience, I am well qualified to help clients to achieve their financial goals.

If you would like to make an appointment, please visit our website (www.wsp.com.au) or contact me on: (08) 9556 2900 at Level 1, 197 Adelaide Terrace, East Perth WA 6004

What products and advisory services are available to me?

I am authorised to provide financial product advice to my clients and deal in:

- Deposit and payment products
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation
- Margin Lending
- Derivatives

The services I am able to offer to my clients are:

- Investment strategies including investment and savings plans, ASX listed securities
- Budget and cash flow planning
- Debt management
- Superannuation advice, including salary sacrifice and consolidation strategies
- Personal insurance strategies
- Centrelink / DVA advice
- Retirement planning advice
- Estate planning advice
- Advice on ownership and structures, eg. discretionary and family trusts
- Portfolio review services
- Ongoing Advisory services
- Referrals to specialists, eg. accountants and solicitors

Remuneration

I may be remunerated by one or more of the following methods outlined below. If any remuneration I receive relates to the advice I have provided to you, then further details will be set out in your Advice Document.

Fee for service

If you pay a fee for service to AFD, they may pay 100% of these fees to my Practice as detailed in FSG under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that AFD, the Practice and I may each receive as a result of providing a financial service to you.

Remuneration from product and service providers

AFD may receive remuneration from product and service providers who in turn may pay a proportion of this to Practices as detailed in the FSG under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that AFD, the Practice and I may each receive (if any) as a result of providing a financial service to you.

Salary

I may be paid a salary based on my experience and capability.

Bonus

I may be eligible to receive a bonus, based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Other benefits

I may also receive other benefits, all of which are detailed in the FSG under the headings 'How we are paid' and 'What else you need to know'.

How will I pay for the service?

There are various ways that you may pay for the services that are provided. They are:

Fee for Service

A fee for service may be payable for the following services:

- Preparation of advice and implementation
- Initial advice
- Ongoing Advisor services
- Ongoing review and Advisor services

The fee for service may be determined by any of the following:

1. An hourly rate of \$220 – \$550 per hour (including, GST) depending on the complexity of your circumstances
2. An agreed fee
3. A percentage of funds under advice, excluding borrowed funds, GST) depending on the complexity of your circumstances of up to 2.2% (including GST) depending on the complexity of your circumstances
4. A combination of any of the above

Commissions from a product or service provider

As outlined above, at the time I provide you with advice I will disclose any remuneration that AFD Group, the Practice and I may each receive from product or service providers as a result of providing a financial service to you.

A combination of Fee for Service and Commission from a product or service provider

A combination of fee for service and remuneration from a product or service provider may be payable. This will be disclosed to you at the time I provide you with advice.

I will obtain your agreement to the arrangement prior to proceeding.