Adviser Profile

Fiona Origlia

Who is my adviser?

Fiona Origlia and Neil White Financial Services Pty Ltd are
Authorised Representatives of Consultum Financial Advisers Pty Ltd.
Level 6, 175 Collins Street, Melbourne VIC 3000
Phone: 03 9607 5300 **Fax:** 03 9663 3037

Fiona Origlia has been working in the financial services industry since 1989. She has a Diploma of Financial Services (Financial Planning) and has also completed a Bachelor of Arts Degree.

Fiona works at the King Street Office of Consultum Financial Advisers, specialising in Risk Insurance and is a member of the Customer Care Team.

Fiona Origlia ASIC Authorisation Number 231003.
Neil White Financial Services Pty Ltd ASIC Authorisation Number 314179.
Consultum Financial Advisers Pty Ltd. ABN 65 006 373 995 ('Consultum')
Australian Financial Services Licensee, Licence No. 230323

What kinds of financial products and services are you authorised to provide to me?

I am authorised by Consultum to provide financial product advice to wholesale and retail clients, on the following class of products:

- **Life Products including:**
  - Investment life insurance products
  - Life risk insurance products

How I am paid?

What amounts do my employer and other related entities receive?

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 Neil White Financial Services Pty Ltd, which engages me to provide financial services. The amount paid by Consultum to Neil White Financial Services Pty Ltd ranges from 95% to 99% of the fees and commission received. Neil White Financial Services Pty Ltd pays me a salary and 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.

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

Consultum
Financial Advisers

Lifetime advice

Summary of Fee Options

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, 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.

Below is a summary of our payment options, which are inclusive of GST:

Initial & Ongoing Commissions

Initial Commission - 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.

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

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 current hourly based rate is $220 per hour. Our plan (Statement of Advice) based fees are upwards from $1,760 and price varies 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.

Neil White Financial Services Pty Ltd has referral arrangements in place. If business is placed as a result of a referral, full details of any applicable referral fee will be provided in your individual Statement of Advice.

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