

## Adviser Profile

### Version 5 Effective 2 December 2014

This Adviser Profile forms part of the *FSG* issued by *FPSA* and dated 1 July 2013, and must be read in conjunction with the rest of the *FSG*.

### Who is your Adviser?

Your financial adviser is:

**Brendan Element**

LEVEL 21, 25 BLIGH STREET  
SYDNEY NSW 2000

02 8256 3150

[belement@firstunity.com.au](mailto:belement@firstunity.com.au)

Brendan Element is a director of FIRSTUNITY Financial Services Pty Ltd, a Corporate Authorised Representative of *FPSA*. FIRSTUNITY Financial Services Pty Ltd's ASIC representative number is 461796. Brendan Element is an Authorised Representative of *FPSA* (ASIC representative number is 276440).

### What experience does your adviser have?

Brendan has worked in the financial advice and investment management industry for more than 20 years, originally as a senior adviser with KPMG Financial Services and then as a Director of Financial Planning with St George Private Bank.

Brendan's expertise in superannuation and wealth management is applied to deliver a holistic and quality personal service to individuals and organisations.

**Professional Qualifications**

Diploma of Financial Planning  
Certified Financial Planner CFP®

### Who is responsible for the financial services provided?

*FPSA* is responsible for the distribution of this *FSG* and for the financial services provided by Brendan Element and FIRSTUNITY Financial Services Pty Ltd, within the scope of the authority described in this *FSG*.

### What kinds of financial services is your adviser authorised to provide to you and what kinds of financial products do these services relate to?

Brendan Element, is authorised by *FPSA* to provide financial product advice on, and to deal in relation to financial products in the following classes, provided the products are on *FPSA*'s Approved Product List:

- Deposit and payment products limited to basic deposit products and deposit products other than basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products and life risk insurance products
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts

- Standard margin lending facilities
- Superannuation
- Securities
- Self Managed Superannuation Funds

**Please note that Brendan Element, is not authorised to provide any services on behalf of FPSA except in relation to the financial products listed above. For example, Brendan Element, is not authorised to provide any other services on behalf of FPSA, such as property services (including advice and other services in relation to the sale and purchase of real property). The 'What services and products are not provided by or on behalf of FPSA?' section earlier in this FSG gives examples of other services that are not provided on behalf of FPSA.**

Brendan Element also provides an ongoing review service. As part of this service, Brendan Element will conduct a review of your personal situation and their previous advice and recommend changes where they are needed.

## How is your Adviser paid for services provided to you?

This FSG has previously outlined the source and method of remuneration and other benefits payable to your adviser for the services provided to you.

Please see below for how FIRSTUNITY Financial Services Pty Ltd may charge for our services:

Initial Consultation: Your initial consultation is free of charge.

SOA Preparation fee: The SOA preparation fee will depend upon the complexity of your individual circumstances and the type of advice you require. The fee may range from \$1,100 to \$5,500.

Ongoing fee: You will be charged an ongoing fee which will start from \$11,000 per annum.

Hourly rate: You will be charged an hourly rate of \$440. Your adviser may charge for para-planning services at an hourly rate of \$220.

The above fees and charges are all inclusive of GST.

Your adviser is paid a salary by FIRSTUNITY Financial Services Pty Ltd which employs them. Neither you nor FPSA pays your adviser directly. Brendan Element 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

FIRSTUNITY Financial Services Pty Ltd pays FPSA an annual fee, in exchange for which FPSA provides a range of services, including paying on all remuneration and other benefits that FPSA receives in connection with financial services provided by your adviser and other representatives of FPSA appointed by FIRSTUNITY Financial Services Pty Ltd to the FIRSTUNITY Financial Services Pty Ltd.

## Further questions?

If you have any further questions about the services FPSA provides, please contact your adviser on 02 8256 3150.

You should retain this FSG for your reference and any future dealings with your adviser and FPSA.

## Financial Services Guide Acknowledgement of Receipt

I/We acknowledge receiving a copy of the FSG dated \_\_/\_\_/\_\_\_\_ (dd/mm/yyyy) including the Adviser Profile dated \_\_/\_\_/\_\_\_\_ (dd/mm/yyyy).

I/We acknowledge that I/we have read the FSG and the Adviser Profile.

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*Client Name*

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*Client Signature*

*Date*

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*Client Name*

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*Client Signature*

*Date*

**OR** complete as follows if FSG is mailed to client(s):

I confirm that I sent a copy of the FSG dated \_\_/\_\_/\_\_\_\_ (dd/mm/yyyy) including the Adviser Profile dated \_\_/\_\_/\_\_\_\_ (dd/mm/yyyy) as follows:

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*Sent to <<Client Name/s>>*

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*Sent on <<date>>*

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*Sent by <<Adviser Name>>*

***This acknowledgement must be retained on the client file***