

Adviser Profile

Version 4 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:

Michael Coupe

LEVEL 21, 25 BLIGH STREET
SYDNEY NSW 2000

02 8256 3106

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Michael Coupe 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. Michael Coupe is an Authorised Representative of *FPSA* (ASIC representative number is 401163).

What experience does your adviser have?

Michael joined FIRSTUNITY as a Senior Financial Adviser in April 2011 to provide advice that is always in the best interest of his clients. Prior to joining FIRSTUNITY Michael worked for WHK Group and then Prescott's Securities, a national stockbroking and advisory firm where he managed the financial affairs of a diverse group of executive, business owner and retired clients.

Michael works with clients as their trusted adviser, developing tailored solutions to help clients achieve their target goals and objectives. Michael offers the complete wealth management and administration service to help clients achieve what is most important to them. This includes a broad range of wealth management, estate planning and superannuation advice.

Michael is a Certified Financial Planner (CFP®) with the Financial Planning Association (FPA) and also a SPAA accredited SMSF Specialist™ which is widely regarded as the leading association within the Self-Managed Super Fund Industry in Australia.

Professional Background

- Bachelor of Commerce (Accounting & Finance)
- Diploma of Financial Services
- Advanced Diploma of Financial Planning
- Certified Financial Planner® and member of the Financial Planning Association
- Specialist SMSF Advisor™ and member of the SMSF Professionals' Association of Australia (SPAA)

Who is responsible for the financial services provided?

FPSA is responsible for the distribution of this *FSG* and for the financial services provided by Michael Coupe 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?

Michael Coupe, 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
- Self-Managed Superannuation Funds
- Securities

Please note that Michael Coupe is not authorised to provide any services on behalf of *FPSA* except in relation to the financial products listed above. For example, Michael Coupe 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*.

Michael Coupe also provides an ongoing review service. As part of this service, Michael Coupe 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 \$8,800 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. Michael Coupe 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 3106.

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