

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:

Tim Reppen

LEVEL 21, 25 BLIGH STREET
SYDNEY NSW 2000

02 8256 3113

treppen@firstunity.com.au

Tim Reppen 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. Tim Reppen is an Authorised Representative of *FPSA* (ASIC representative number is 401162).

What experience does your adviser have?

Prior to joining FIRSTUNITY in April 2011, Tim was a financial adviser with Prescott Securities, a national stockbroking and advisory firm where he managed the financial affairs of a diverse group of executive, business owner and retired clients.

Prior to Prescott Securities, Tim worked in a selection of finance roles, accumulating a broad range of knowledge and experience. Following graduation from the Australian National University, Tim commenced his career providing taxation and accounting advice to medium sized businesses and qualified as a Chartered Accountant. Other roles include working for international banks, both in Australia and overseas, and as an analyst for a publicly listed telecommunications company.

In his role as a Senior Financial Adviser with FIRSTUNITY, Tim specialises in providing integrated solutions for his clients complex financial planning, investment, insurance and estate planning needs. This comprehensive service involves planning, implementing and ongoing review of the most effective financial strategies for his clients, ensuring they maximise the potential to achieve all of their financial or lifestyle goals.

Professional Qualifications

Bachelor of Commerce

Certified Financial Planner CFP®

Member of the Institute of Chartered Accountants in Australia (ICAA)

Accredited Estate Planning Strategist AEPS®

Graduate Certificate in Financial Planning

Who is responsible for the financial services provided?

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

Tim Reppen, 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 Tim Reppen, is not authorised to provide any services on behalf of FPSA except in relation to the financial products listed above. For example, Tim Reppen, 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.

Tim Reppen also provides an ongoing review service. As part of this service, Tim Reppen 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 \$1,650 to \$5,500.

Ongoing fee: You will be charged an ongoing fee which will start from \$7,500 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. Tim Reppen 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 3113.

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.

Client Name

Client Signature

Date

Client Name

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:

Sent to <<Client Name/s>>

Sent on <<date>>

Sent by <<Adviser Name>>

This acknowledgement must be retained on the client file