



INCOME TO LIVE
FINANCIAL PLANNING

Financial Services Guide

Part 2 (Adviser Profile)

Date created/updated – 03 / 11 / 2015

PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 9 November 2015 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Securitor Financial Group Ltd ('Securitor') and NRJA Pty Ltd as trustee for the Lloyd Family Trust trading as ITL Financial Planning as an employee.

I am authorised by Securitor to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Securitor to distribute this FSG.

Securitor Financial Group Ltd
ABN 48 009 189 495 holder of
Australian Financial Services Licence No. 240687

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200 Barangaroo Avenue, Barangaroo NSW 2000
GPO Box 5265
Sydney NSW 2001

Email: securitoroffer@btfinancialgroup.com
Website: securitor.com.au

SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Shereen Scotman and NRJA Pty Ltd as trustee for the Lloyd Family Trust trading as ITL Financial Planning.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Shereen Scotman and NRJA Pty Ltd as trustee for the Lloyd Family Trust trading as ITL Financial Planning. The term 'Representatives' refers generally to Securitor's Authorised Representatives.

My Authorised Representative number 315381 and the Corporate Authorised Representative number is 001233017.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 12 years in the Financial Planning industry and 8 years as a Financial Adviser offering advice to individual clients as well as small business clients.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I am a Certified Financial Planner® or CFP® Practitioner. I hold an Advanced Diploma of Financial Services, Bachelor of Commerce and am a member of the Financial Planning Association of Australia Limited.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with ITL Financial Planning (ABN 55 946 731 485) as an employee. Fees and commissions are paid to ITL Financial Planning either directly or by Securitor and I am paid a salary and performance bonus. ITL Financial Planning is also a Corporate Authorised Representative of Securitor and is not a related company of Securitor. ITL Financial Planning's Authorised Representative number is 001233017.

SECTION 2

THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Securitor to provide financial services, including advice or services in the following areas:

- life products;
- managed investments;
- securities;
- superannuation;
- self managed superannuation funds;
- margin lending

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Securitor to provide advice or services in the following areas:

- derivatives
- finance broking and other credit activities.

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document

such as a Statement of Advice ('SoA'), if I provide you with personal advice.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

PRIVACY STATEMENT

In addition to the information provided in the Securitor FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.itlfp.com.au and/or by calling us on 02 9486 3100.

SECTION 3

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to ITL Financial Planning or Securitor or a combination of the two.

NRJA Pty Ltd as trustee for the Lloyd Family Trust trading as ITL Financial Planning receives payment of fees for the services we provide directly from you except where otherwise agreed that you will pay Securitor directly. If any commission is payable, Securitor receives those commissions then pays up to 100% of those commissions to NRJA Pty Ltd as trustee for the Lloyd Family Trust trading as ITL Financial Planning. A proportion of all the fees and commissions NRJA Pty Ltd as trustee for the Lloyd Family Trust trading as ITL Financial Planning receives per annum, up to \$60,000 per financial year, is payable to Securitor.

I receive a salary as an employee of ITL Financial Planning. I could also receive a performance bonus which may be based on certain performance criteria, such as the revenue I generate for ITL Financial Planning, as well as a number of factors including compliance rating, team revenue growth, personal revenue growth, client retention and service management. My bonus potential does not influence my advice or any recommendations made.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process.

Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

- 1.) **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to \$8,800) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
- 2.) **Implementation:** I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed a range from \$0 (min.) to \$2,200 (max.);
- 3.) **Ongoing Advice Service and Reviews:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee ranging from \$0 to \$60,000 or up to 1.10% p.a. of total funds under management.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

All fees, commissions and incentives are received by NRJA Pty Ltd as trustee for the Lloyd Family Trust trading as ITL Financial Planning.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- From time to time we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

I may receive a payment for making a referral to an external specialist such as an accountant, mortgage broker or solicitor. Any amount payable will be disclosed in the SoA or if no personal advice is provided, a letter, provided to you. This will be paid by the external specialist and will be at no additional cost to you.

I may inform you that Outsource Financial is able to provide particular credit activities, along with the contact information for Outsource Financial. If you use the services of Outsource Financial, I may receive an upfront commission which could range between 0.22% and 0.31% of your loan amount and an ongoing commission ranging between 0.07% and 0.09% based on the outstanding loan balance. This will be paid by Outsource Financial and will be at no additional cost to you.

SECTION 4

CONTACT & ACKNOWLEDGMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser: Phone: 02 9486 3100
Fax: 02 9986 2940
Mobile: 0478 185 523
Shereen Scotman and ITL Financial Planning
Email: shereen@itlfp.com.au
Website: www.itlfp.com.au

Practice details: Phone: 02 9486 3100
Fax: 02 9986 2940
ITL Financial Planning
63/23 Narabang Way
Belrose NSW 2085
Email: admin@itlfp.com.au
Website: www.itlfp.com.au

ACKNOWLEDGEMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Securitator Financial Services Guide Part 1 dated 9 November 2015 and Part 2 (Adviser Profile) dated 03/11/2015.

Client name: _____

Client signature: _____ Date received: _____

Client name: _____

Client signature: _____ Date received: _____

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Securitator Financial Services Guide Part 1 dated 9 November 2015 and Part 2 (Adviser Profile) dated 03/11/2015 as follows:

Sent to (Client name(s)): _____

Sent on (Date): _____

Sent by (Name): _____

ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)

I/We acknowledge that I was/we were provided with the Securitator Financial Services Guide Part 1 dated 9 November 2015 and Part 2 (Adviser Profile) dated 03/11/2015

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