

# Adviser Profile

Anthony Klatt

This Adviser Profile is the second part of the Financial Services Guide (FSG) for your Securitor financial adviser, and must be read in conjunction with the first part of the FSG.

## **Are you authorised to provide Financial Services?**

Yes. I am an authorised representative of Securitor.

My ASIC authorised representative identification number is 275759.

I am an employee/director of Johnston Grocke Financial Services, which is an authorised representative (ASIC identification number 240687) of Securitor.

## **What areas are you authorised to advise on?**

I am authorised by Securitor to provide Financial Services including advice under Securitor's licence on the following financial products:

- Managed Investments
- Superannuation
- Personal Insurance
- Shares
- Self Managed Superannuation Funds – Investment Advice only (including advice to establish an SMSF)

## **In addition to the services listed on page 9 of the first part of the FSG, are there any services you are not authorised by Securitor to provide?**

I am not authorised to provide advice, services or products in the following areas:

- Mortgage Broking
- Finance Broking

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.

## **What are your educational qualifications and experience?**

I have the following qualifications:

- Diploma in Financial Planning
- Certified Financial Planner
- Graduate Diploma in Management

I have 12 years experience as a financial planner and over 20 years experience in the finance industry.

## **How am I paid?**

### Remuneration – Salary

I receive a salary as an employee of Johnston Grocke Financial Services. I may also receive a performance bonus which is based on the funds invested by my clients and the fees I generate for Johnston Grocke Financial Services.

### Initial Advice Fees:

Fees can be paid directly by you, or deducted from the funds you invest. Fees are charged as follows:

- There is no charge for an initial discussion, which allows you and Anthony to assess the merits of working together and to consider the range of services which will best meet your needs.
- \$240 per hour (GST inclusive) as a standard rate.
- Our fee for the preparation of a Statement of Advice commences at \$660. Where there is a greater complexity a higher fee may be charged on an hourly basis. Most of the Statements of Advice are prepared for around \$660. Where this is greater than \$660 this will be agreed and signed off prior to engagement.

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## Subsequent Service Fees:

- For our Premier Service we will charge a quarterly fee directly to you. Where the Premier Service is selected all ongoing brokerage and commissions are rebated to the client. The option also exists for our fee to be built into the management fee debited by the fund manager against your investments. This is discussed at the time of making recommendations. All portfolio management fees are generally tax deductible. Fee structures are disclosed in our Premier Service Agreement. Please refer to this document for more information.
- Charges for ongoing review are incorporated in the ongoing Fee for Service arrangements. Full details of the services provided are included in the Premier Service Agreement issued to you at engagement.
- Fees are GST inclusive.

Clients will be invoiced for the services provided after the time of the appointment. They will then have 14 days to make payment.

**NOTE:** Full details of all fees and commissions for Financial Services will be provided to you in a Statement of Advice and Product Disclosure Statements at the time of receiving any recommendation.

## **What amounts do my employer and other related entities receive?**

All fees, commissions and incentives are received by Dulwich Group Services as trustee for Johnston Grocke Unit Trust trading as Johnston Grocke Financial Services.

## **Do you provide referrals for certain services or receive referrals from other parties? If so, what benefit do you receive from these referrals?**

We do provide referrals for certain services to third parties. These include, but are not limited to, legal services; mortgage services to existing

banks a client may have dealings with; and/or referrals to conveyancing and other real estate services. In all cases we do not receive any incentive or benefit in doing so.

## **Discretionary Account Service**

I may offer you a Discretionary Account Service, to manage your nominated Asgard account(s) on your behalf, according to an Investment Program agreed with you. The Investment Program will be documented in a Statement of Advice (SoA) which will detail my advice and how it will assist you in meeting your objectives.

A Discretionary Account Service means I can transact on nominated Asgard accounts without contacting you before each transaction. It is therefore important that there is a clear understanding of how I will exercise the discretion and the limits on it. My level of discretion is limited by Securitator but you can tailor the service and apply further limits if you require. This will be discussed with you before I make any recommendations and will be documented in the Investment Program.

The Investment Program will comply with Division 3 of Part 7.7 of the Corporations Act, as required by law and will contain:

- Statements about the nature and scope of the discretions I will be authorised and required to exercise under the Discretionary Account Service and any investment strategy that is to be applied in exercising those discretions;
- Information about any significant risks associated with the Discretionary Account Service;
- The basis on which I consider the Discretionary Account Service is to be suitable for you; and
- Warnings in relation to limited or inaccurate information provided by you.

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## **What important information and risks do you need to understand before you accept a Discretionary Account Service?**

If you accept a Discretionary Account Service, I will make changes to the underlying investments within your nominated Asgard Accounts without your agreement. This presents a risk for you as you will not sign off each transaction I recommend before it is implemented. To ensure the changes I make are appropriate for you I will only undertake transactions which are consistent with my understanding of your personal circumstances and the investment strategy that is established for you. In addition:

- You can cancel the Discretionary Account Service or request changes to the Investment Program at any time by notifying me in writing.
- To protect your interests, Securitor does not allow me to have authority to withdraw funds from the accounts nominated for the Discretionary Account Service.
- Securitor also limits my discretion by preventing me from trading on your nominated accounts to make short term gains. All investment decisions should be made with a long term view. For example, Securitor does not allow me to:
  - Change more than half your investments between yearly review periods
  - Buy and sell the same product within a 3 month period,
- Securitor also limits my discretion by requiring me to maintain your portfolio within specified ranges for each asset class.
- I am not authorised to transact funds held outside the nominated Asgard accounts without your specific approval and I am not authorised to withdraw cash from your nominated accounts.

- You will be provided with access to continuous on-line reporting for your nominated accounts to view the transactions undertaken on your behalf and the impact on your portfolio. If you do not have internet access you should not accept a Discretionary Account Service.
- As I will be acting with discretion it is important that I understand your personal circumstances, needs and objectives at all times. If they change at any time, you must inform me immediately otherwise the services I provide may not be appropriate for you.
- I must review your portfolio annually to ensure that the Discretionary Account Service is still appropriate for you and to review your financial circumstances, needs and objectives. The review will be documented in a Statement of Additional Advice.

## **How to accept a Discretionary Account Service**

Should you wish to use my advisory services, I will provide you with a Statement of Advice which contains my recommendations to you. This may include a recommendation for you to use the Discretionary Account Service offered by Securitor. If you would like to accept the Discretionary Account Service, you must first enter into a Discretionary Account Service agreement with Securitor (this agreement is contained in the Statement of Advice) by signing the Authority to Proceed attached to the Statement of Advice.

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I conduct my financial planning activities under the registered name of Johnston Grocke Financial Services.

If you would like to make an appointment to discuss your financial needs and objectives in more detail, please contact me on (08) 8364 3366.

I am located at Level 1, 225 Greenhill Road, DULWICH SA 5065.

My email address is  
[anthony@johnstongrocke.com.au](mailto:anthony@johnstongrocke.com.au)

My website address is  
[www.johnstongrocke.com.au](http://www.johnstongrocke.com.au).

**Date of completion of Profile:**

1 March 2010

# Confirmation form

## Acknowledgements – Client Copy

I/we acknowledge that I was/we were provided with the Financial Services Guide dated 1 March 2010 and Adviser Profile dated 01|03|2010.

Client Name: \_\_\_\_\_

Client

Signature: \_\_\_\_\_

Date

received: \_\_\_\_\_

Client Name: \_\_\_\_\_

Client

Signature: \_\_\_\_\_

Date

received: \_\_\_\_\_

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

I confirm that I sent a copy of the Financial Services Guide dated 1 March 2010 and Adviser Profile dated 01|03|2010 as follows:

Sent to (Client Name(s)): \_\_\_\_\_

Sent on (Date): \_\_\_\_\_

Sent by (Name): \_\_\_\_\_

# Confirmation form

**Detach copy for File**

**Acknowledgements – Adviser Copy to be retained on client file**

I/we acknowledge that I was/we were provided with the Financial Services Guide dated 1 March 2010 and Adviser Profile dated 01|03|2010.

Client Name: \_\_\_\_\_

Client

Signature: \_\_\_\_\_

Date

received: \_\_\_\_\_

Client Name: \_\_\_\_\_

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