

Adviser Profile

Charlie Karalouka

Who is my adviser? **Kyriacos (Charlie) Karalouka** and Investment Central Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd.
Suite 1/555 Brunswick Street New Farm QLD 4005
Phone: 07 3358 2866 **Fax:** 07 3358 2877

I have the following qualifications:

- Certified Financial Planner® professional
- Diploma of Financial Planning
- Over 23 Years Experience in the Financial Services Industry

Charlie Karalouka ASIC Authorisation Number 261073.
Investment Central Pty Ltd ASIC Authorisation Number 276923.
Consultum Financial Advisers Pty Ltd. ABN 65 006 373 995 ('Consultum')
Australian Financial Services Licensee, Licence No. 230323

What kinds of financial products and services are you authorised to provide to me?

I am authorised by Consultum to provide financial product advice to wholesale and retail clients, on the following class of products:

- **Deposit Products**
- **Life Products including:**
 - Investment life insurance products
 - Life risk insurance products
- **Superannuation products, including:**
 - Public Offer Superannuation Funds
 - Allocated Pensions and Complying Annuities
 - Corporate Superannuation Funds
 - Self Managed Superannuation Funds
- **Retirement Savings Accounts**
- **Managed Investment products, including:**
 - Master trusts, Wrap Facilities, Property Funds
 - Margin Lending Products
 - Tax-effective investments
- **Government Debentures, Stocks and Bonds**
- **Securities**
 - Active direct shares and securities advice

How I am paid?

What amounts do my employer and other related entities receive?

The product providers pay fees and commissions to Consultum which are explained in the Financial Services Guide and also below. Consultum retains a percentage of up to 5% of these fees and commissions and then pays the balance to Investment Central, which engages me to provide financial services. The amount paid by Consultum to Investment Central ranges from 95% to 99% of the fees and commission received. Investment Central pays me a salary and up to 100% of any commission received by it. Investment Central is also responsible for the payment of wages and salaries for its staff and for all other operational expenses such as rent, superannuation and other overheads, which are necessary to deliver its range of financial services to you.

This profile is part of your Financial Services Guide and should be read in conjunction with this document.

Summary of Fee Options

Our initial appointment is free. At this meeting, I will explain how we operate, what you can expect and our payment options. All fees and commissions payable by you will be explained to you at the time advice is given and fully detailed in a Statement of Advice, Record of Advice and Product Disclosure Statements (PDS). Any of the below payments will be made as agreed with you to the extent permitted by law. You will have the ability to "select" your preferred payment option prior to the provision of advice.

Below is a summary of our payment options, which are inclusive of GST:

Adviser Service Fee Upfront/Entry Fee/Contribution Fee -

Adviser Service Fee Upfront/Entry Fee/Contribution Fee - The product provider deducts the fee from the funds invested and pays this to Consultum. This fee may be up to 5.5% dependent on the product provider and the specific product recommended.

Adviser Service Fee Once-Off - The product provider deducts a once-off fee for the services provided to you in relation to your account and pays this to Consultum. This fee may be up to 1.16%.

Adviser Service Fee Ongoing - The product provider deducts the fee from the account balance and pays this amount to Consultum. The amounts paid will depend on the investment value and will continue for the duration of your account. This fee may be up to 2.1% per annum.

Financial Planning Advice Fee - You may be charged a fee, based on either the time we spend developing the plan and/or the value of the funds you invest. Our plan (Statement of Advice) based fees range upwards from \$1,650 to \$11,000 depending on scope and complexity.

Initial & Ongoing Commissions for Personal Risk Insurance

Initial Commission - Where insurance products are recommended, the insurance provider may pay Consultum an initial commission based on the value of your premium. This may be up to 125% of the value of the premium

Ongoing Commission - Where a life insurance policy is renewed, the insurance provider may also pay a renewal commission. Where this happens the commission may range up to 35% of the value of the renewal premium amount.

For insurance that is held within your superannuation there are no commissions payable on group insurance policies, however, commissions may be payable on retail insurance policies.

Initial & Ongoing Commissions for Investments entered into prior to 1 July 2013

The product provider pays the initial commission and ongoing commissions to Consultum. This amount is not an additional cost to your entry fee. This commission may be up to 5.5% (for initial commissions) and 1.1% (for ongoing commission) dependent on the product provider and the specific product recommended. These payments apply to initial and additional investments.

For any investments entered into after 1 July 2013 initial and ongoing commissions from the product provider are not paid to your adviser.

Through discussion, any combination of the above options may be negotiated.

Do any relationships or associations exist which might influence you in providing me with the financial services, other than what has already been outlined in the FSG?

Yes.

Investment Central Pty Ltd has a referral arrangement in place with a number of service providers, including accountants and solicitors. Please note that if you have been referred by a third party whom Investment Central has a referral arrangement with, Investment Central Pty Ltd will only maintain 70% of the initial and trailing commissions receivable, with the remaining 30 % paid to the referring party. Please note that this referral commission is not charged as an additional amount to the client.

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Consultum Financial Advisers

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