

## ADVISER PROFILE

**James Andre Thane**

Dated: 18<sup>th</sup> February 2010

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<b>Introduction</b>	My name is Andre Thane and I am an Authorised Representative of Wealth Today Pty Ltd.
<b>My educational qualifications and experience</b>	I have been in the Financial Services industry since 1999 and completed RG146 Compliance with the Diploma of Financial Services (DFS) and hold an MBA. I am well-versed in all areas of financial planning advice including wealth accumulation, retirement planning investments, cashflow budgeting and salary packaging, with my forte being personal risk management (small business planning and personal insurances). I am also a registered Tax (Financial) Adviser.
<b>The Products I can offer you</b>	<ul style="list-style-type: none"> <li>*Basic deposit products;</li> <li>*Non-basic deposit products;</li> <li>*Government debentures, stocks or bonds;</li> <li>*Life risk insurance products;</li> <li>* Superannuation, SMSF and Retirement Income Streams;</li> <li>*Retirement savings accounts;</li> <li>*Investment life insurance products;</li> <li>*Interests in managed investment schemes including IDPS.</li> </ul>
<b>The services I can advise you on</b>	Please refer to the Financial Services Guide (FSG)
<b>How my company and I are paid</b>	Wealth Today Pty Ltd initially receives all commission and fees and then splits these amounts with my company. The Statement of Advice and/or ROA (Advice Documents) will disclose the manner in which the commissions and fees are split between Wealth Today Pty Ltd and my company and the Referring Party (where applicable). For details of other possible benefits, please refer to the FSG and/or Advice Documents. All fees and commissions outlined below are inclusive of GST. In very limited circumstances the fees could be greater in the most complex cases. In these instances, we will promptly inform you of the exact fee payable.
<b>Advice preparation</b>	You may be charged a Statement of Advice preparation fee depending on the complexity and the time spent. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. The minimum SOA fee is \$650.
<b>Implementation</b>	<p>Your Client Declaration will detail all Implementation Fees and will be signed by you, before any work is carried out.</p> <p>Please note we do not generally charge an implementation fee for basic Risk and Superannuation advice. When we do charge a fee it will range between .66% and 1% of your superannuation balance depending on the complexity of your financial affairs.</p> <p>For example, for superannuation valued at \$50,000 the maximum implementation fee would be \$500 pa.</p>
<b>Pre-existing arrangements</b>	For existing clients already in an established commission arrangement, we may receive commission on investment products or margin lending products held. For investment products the relevant product issuer will pay initial commission between 0% and 10% and ongoing commission between 0% and 1% of the value of your investments for as long as

	<p>you hold the product. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.</p>
<b>Insurance products</b>	<p>The relevant insurer will pay initial commission between 0% and 130% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.</p>
<b>Ongoing fee for advice</b>	<p>If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.</p> <p>The ongoing advice fee will be based on the level of service needed and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency of the review will also impact on the fee charged.</p> <p>Our ongoing service fees range from 0.66-1% of your investment value per annum.</p> <p>Examples</p> <p>The minimum annual fee is 0.66% while the maximum is 1% of the value of your portfolio each year. For example, for investments valued at \$200,000 the maximum ongoing fee would be \$2,000 pa.</p>
<b>Ad hoc advice</b>	<p><b>FEE FOR SERVICE</b></p> <p>My hourly fee rate is \$175.00 per hour inclusive of GST.</p>
<b>Other Benefits, interest or associations</b>	<p>As we are part of the Thane Group who offer a range of other financial services, we reserve the right to from time to time reward and recognise internal business leaders by way of commission for any referrals they make to us. The maximum commission is 10% of the revenue we receive for the referral. For example, if we receive \$1,000 in revenue we will pay our internal business leaders \$100 for their referral.</p> <p>If we refer you to another business within the Thane Group or another party for further services they may pay us a benefit.</p> <p>Referral fees and benefits will be disclosed in your Statement of Advice. I am a shareholder and director of all businesses within the Thane Group and will benefit if you are referred to a related business and you use their services.</p>
<b>How to find me</b>	<p>If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on (08) 9409 2688 or email <a href="mailto:andre@thanegroup.com.au">andre@thanegroup.com.au</a>, my Office is located at U2a/32 Prindiville Drive, Wangara WA 6065.</p>

This document, the Adviser Profile, should be read in conjunction with the Wealth Today Pty Ltd Financial Services Guide (FSG).

Distribution of the Adviser Profile by the Authorised Representative/Adviser has been approved by Wealth Today Pty Ltd.

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