



Financial Services Guide (Adviser Profile)

Version 2 commencing 24 July 2020

This adviser profile should be read in conjunction with the Shartru Wealth Management Pty Ltd Financial Services Guide. It's a snapshot of who I am and it sets out my contact details, professional details, the services and products I provide and how I am paid. You can contact me using the details below.

Aspect One Wealth Advisors Pty Ltd trading as Aspect One Wealth Advisors

Corporate Authorised Representative Number 1282530

ABN: 70 641 717 731

Address: Level 1, Unit 5, 81 Bishop Street, Kelvin Grove QLD 4059

Phone: 07 3354 9050

Mobile: 0448 773 006

Fax: (07) 3354 9090

Email: marc@aspectwealthadvisers.com.au

I have the following qualifications

Marc Banvill, Authorised Representative Number 270385

- Diploma of Financial Planning
- Australian Listed Product Adviser
- Commissioner for Declarations for the State of QLD
- Self-Managed Superannuation Fund Specialist
- Tax (Financial) Adviser registration #25136171
- Member of Association of Financial Advisers
- Aged Care Specialist

Services Shartru Wealth can advise you on


Please refer to page 2 of the FSG.

Products I can offer you

I am authorised to provide Personal Advice on and deal in the following financial products:

Authorised Financial Products	Marc Banvill
Deposit and payment products limited to: (a) basic deposit products; (b) deposit products other than basic deposit products	✓
Derivatives	✓
Debentures, stocks or bonds issued or proposed to be issued by a government	✓
Life products including: (a) investment life insurance products; and (b) life risk insurance products	✓
Interests in managed investment schemes including: (a) investor directed portfolio services	✓
Retirement savings accounts	✓
Securities	✓
Standard margin lending facility	✓
Superannuation (standard)	✓
Self-managed superannuation funds	✓



<p>Portfolio Review:</p> <ul style="list-style-type: none"> • Internal databases are maintained detailing client’s investments that were recommended by the licensee. This does not constitute portfolio monitoring. • Portfolios are reviewed on a regular basis, subject to the client’s discretion. 	
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How will I charge you for the service?

I provide clients with a choice of paying a fee-for-service or allowing me to receive commission from the insurance provider that is recommended. In such cases my hourly rate may be reduced or waived for the Initial advice and the Implementation fee. A combination of these methods of payment for my services will also be considered. I can provide you with a fee estimate after assessing your requirements. I do not charge or receive commission on managed investment schemes.

Service Fees	Marc Banvill
Hourly rate (or part thereof)	\$330
Advice and/or implementation fee (depending on complexity)	Up to \$11,000
Ongoing retainer (based on funds under management, billed through investment portfolio) <i>For example, if your portfolio is for \$100,000 you will be charged \$1,100 p.a. I will consider capping this fee for amounts greater than \$1,000,000 depending on circumstances.</i> (based on service package, billed through agreed method)	<ul style="list-style-type: none"> • Up to 1.1% pa • Up to \$15,000pa

Do I receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to you and how is that commission calculated?

1. All fees are paid initially to Shartru Wealth Management (Licensee). Shartru Wealth passes on 100% of all fees received to Aspect One Wealth Advisors.
2. Where a life insurance company product has been recommended the issuer of the product may pay Shartru Wealth a commission which ranges between 30% and 60% of your first year’s premium plus GST. E.g. If your first year’s premium is \$500 and the initial commission is 60% Shartru Wealth will receive \$300.
3. The issuer of the insurance product may also pay Shartru Wealth an ongoing commission which can vary depending on the product. It ranges between 8% and 30.25% of your second and subsequent years premium. If your premium for the second and subsequent years is \$500 and the ongoing commission is 30% Shartru Wealth will receive \$150 per annum.
4. I may receive a salary, management fee or distribution of profits from Aspect One Wealth Advisors. The amount of this salary is dependent on a range of factors including the amount of revenue received by me.
5. When share trading services are utilised to deal in shares, I may receive between \$33 and 90% of the brokerage amount paid to the stockbroker. For example, if brokerage for a share trade is \$77, I will receive \$49.05
6. Neither Aspect One Wealth Advisors nor I receive conflicted remuneration.
7. The exact amounts of any fees, commissions, bonuses or other incentives received by me and the licensee will be included in a Statement of Advice that we will provide to you. That will include any referral fees that we receive or pay to other parties as well.



Do I have any Referral Arrangements in place or potential Conflicts of Interest?

1. Aspect One Wealth Advisors and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in.
2. If you have been referred to us by another party, we do not pay a referral fee.
3. If we refer you to another party, we do not receive a referral fee* (*whilst no referral fee is paid, please note that they may be a related party to Aspect One Wealth Advisors and me or Shartru Wealth).
4. I am not permitted to act on your behalf if I have a conflict of interest or duty to you.
5. Aspect One Wealth Advisors and I do not own shares in Shartru IM and Shartru Wealth.
6. Aspect One Wealth Advisors and I are related party/s to PJS Accountants and Irwin & Associates who undertakes SMSF Administration and Accounting work. Neither I nor Aspect One Wealth Advisors receive any remuneration as a result of this relationship.
7. Aspect One Wealth Advisors and I are related party/s to First Capital Lending Pty Ltd, who undertake lending advice. I am a director of this company and as a result receives dividends and income from this company