



ADVISER PROFILE

Jacqueline Saville

Dated: 1st January 2017

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Introduction	My name is Jacqueline Saville and I am an Authorised Representative of Wealth Today Pty Ltd.
My educational qualifications and experience	I have a Diploma Financial Services (Financial Planning and Mortgage Broking). My general life and investment experiences allow me to understand my client's needs and to structure facilities to assist meet their goals. Having worked in financial services for over 16yrs, I have a range of experience in a variety of lending, investment and asset protection strategies. I am also a registered Tax (Financial) Adviser.
The Products I can offer you	<ul style="list-style-type: none"> *Basic deposit products; *Non-basic deposit products; *Government debentures, stocks or bonds; *Life risk insurance products; *Superannuation, SMSF and Retirement Income Streams; *Retirement savings accounts; *Investment life insurance products; *Interests in managed investment schemes including IDPS; *Margin Lending and Geared Investments.
The services I can advise you on	Please refer to the Financial Services Guide (FSG)
How my company and I are paid	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.
Advice preparation	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 \$595
Implementation	<p>Your Client Declaration will detail all Implementation Fees and will be signed by you, before any work is carried out.</p> <p>We charge based on average time involved to provide the services you require.</p> <p>**Note: We do NOT charge fees based on the dollar value of any transactions. Eg. if you're fortunate to have a large amount money you have to invest, we don't charge you any extra.**</p> <p>The minimum charge is \$275.</p>



<p>Pre-existing arrangements</p>	<p>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 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>
<p>Insurance products</p>	<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>
<p>Ongoing fee for advice</p>	<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>The minimum fee is \$80pm while the maximum is \$350pm.</p> <p>Borrowed funds – if we recommend you acquire investments using borrowed funds then your ongoing fee will be a minimum of \$550pa and a maximum of \$5,500 pa.</p>
<p>Ad hoc advice</p>	<p>FEE FOR SERVICE</p> <p>My hourly fee rate is \$275 per hour inclusive of GST.</p>
<p>Other Benefits, interest or associations</p>	<p>MFAA, CIO We also provide mortgages under Connective Broker Services – Australian Licence Number: 389328. My Credit Representative Licence: 416909</p>
<p>How to find me</p>	<p>If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0411 391 492 or email jacquie@ascendfinancialfreedom.com.au Our Office is located in Pearsall, and consultations are by appointment only.</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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