



**GODFREY PEMBROKE**

**PORTFOLIO**  
**PROFESSIONALS**  
*Advice that makes sense*

## Representative Profile



*This document forms part of the Financial Services Guide Version 11 preparation date 1 October 2017 and is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.*



# Representative Profile



**GODFREY PEMBROKE**

## Who we are

Your financial advice specialists are Representatives of and offer services on behalf of Godfrey Pembroke Limited.

### **Michael Campbell**

Authorised Representative No. 339849

Michael Campbell has the following Educational Qualifications

- Diploma of Financial Planning
- Bachelor of Education
- Bachelor of Economics
- Master of Business Administration

He is a member of CPA and is a CFP.

Michael Campbell has been a financial planner since 1996. He has a wide range of experience having worked for both retail and industry funds during his time as a financial planner.

The Financial Services that the above financial advice specialists offer are provided by Tony O'Leary Planning Solutions Pty Ltd, ABN 63 124 422 064 trading as TOPS Financial Planning Solutions, Authorised Representative No. 385428.

Godfrey Pembroke has authorised your advisers to provide you with this Financial Services Guide.



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**GODFREY PEMBROKE**

## What we do

We are authorised by Godfrey Pembroke Limited to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

and to provide advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts
- Derivatives
- Government Debentures, Stocks or Bonds
- Securities
- Standard Margin Lending Facilities

## Contact us

For more information on anything you have read in this document or if there is anything else we can help you with, please contact us at:

**Address:** Suite 4, Level 1 Taringa Central, 165 Moggill Road Taringa QLD 4068

**Phone:** 07 3871 1671  
**Mob:** 0402 323 565  
**Fax:** 07 3876 9778  
**Email:** [michael@portfolioprofessionals.com.au](mailto:michael@portfolioprofessionals.com.au)  
**Web:** [www.portfolioprofessionals.com.au](http://www.portfolioprofessionals.com.au)

# Representative Profile

## How we charge for our services

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

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<b>Initial consultation</b>	At our expense
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<b>Strategy presentation (if applicable)</b>	If you elect to pay us a fee for strategy presentations the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:
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The minimum fee charged is \$550 while the maximum fee is \$5,000.

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<b>Advice preparation</b>	If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice: This fee will be agreed to prior to preparation of the advice. Please see the guide below for examples of advice and indicative fees (inclusive of GST):
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Limited Scope – Basic advice <ul style="list-style-type: none"><li>Investment / Insurance / Superannuation recommendation (existing policies)</li></ul>	\$1,650
Full Statement of Advice – Standard advice <ul style="list-style-type: none"><li>Pre-Retirement / Retirement recommendation and restructuring</li></ul>	\$3,500
Full Statement of Advice – Comprehensive advice <ul style="list-style-type: none"><li>Long-term modelling and projections</li></ul>	\$5,500
Full Statement of Advice – Complex analysis and advice <ul style="list-style-type: none"><li>SMSF advice</li><li>Direct equity</li><li>Business advice</li></ul>	\$7,500

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<b>Implementation (fee for advice)</b>	This fee will be agreed to prior to preparation of the advice and included in the above preparation cost. The fees will depend on the size of the investment portfolio and the complexity of the advice. Fees may be paid directly by you or collected through the product issuer.
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Borrowed funds – if we recommend you acquire investments using borrowed funds then your implementation fee will be a maximum of up to \$10,000.

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<b>Ongoing fee for advice</b>	If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing service fee is based on the complexity of ongoing advice and the services provided. The minimum fee is \$520 while the maximum is 2.5% of the value of your portfolio each year. For example, for an investment valued at \$200,000 the maximum ongoing fee would be \$5,000 pa.
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Borrowed funds – if we recommend you acquire investments using borrowed funds then your ongoing fee will be a maximum of up to \$10,000 pa.

# Representative Profile

## How we charge for our services (cont)

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<b>Ad hoc advice</b>	Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$260 and \$330 may apply.
<b>Stamping fees</b>	Where we receive stamping fees from issuer companies for raising capital or debt on behalf of that company, we will offset this payment against the cost of our advice to you.
<b>Insurance products</b>	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. Alternatively, a fee for service arrangement can be arranged.
<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 5.5% and ongoing commission between 0% and 0.88% 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.

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All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.