

Venus Wong

There are two parts to the Financial Services Guide (FSG). This Adviser Profile forms Part two of your FSG and should be read in conjunction with Part one before making any decisions.



Introducing your financial adviser

Venus Wong and AMA Services (WA) t/as AMA Financial Services are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

12-14 Stirling Highway, Nedlands WA 6009

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Venus commenced work at AMA Financial Services in 2008, and holds a Bachelor of Arts in Psychology. Venus is resolute about assisting clients in achieving their financial freedom.

Her guiding philosophy is that a client's true wealth only comes when they have the freedom to realise their full potential and live a life they enjoy. Accordingly, she enjoys working with clients to uncover their hopes, dreams, and aspirations.

Through thoughtful financial planning, she is able to help deliver a solution, which takes them from where they are today, to where they want to be tomorrow.



Authorisations

- Venus Wong ASIC Authorisation Number 422423.
- AMA Financial Services ASIC Authorisation Number 268193.



Qualifications and memberships

- CERTIFIED FINANCIAL PLANNER® professional
- Fellow Chartered Financial Practitioner, AFA
- LRS® Life Risk Specialist
- Advanced Diploma of Financial Services (FP)
- Accredited Listed Product Adviser Program
- Accredited Self-Managed Superannuation Funds
- Accredited Aged Care Professional
- Financial Planning Association of Australia (FPA)
- Member Association of Financial Advisers (AFA)



Financial products and services

Your adviser is authorised by Consultum to provide financial product advice to wholesale and retail clients on the following classes of products:

Deposit products

Life products including:

- investment life insurance products
- life risk insurance products

Managed investment products, including:

- master trusts, wrap facilities, property funds
- tax-effective investments

Government debentures, stocks and bonds

Superannuation products, including:

- public offer superannuation funds
- account-based pensions and complying annuities
- corporate superannuation funds
- self-managed superannuation funds

Retirement savings accounts

Securities

- Active direct shares and securities advice

Venus Wong is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service, where the advice is:

- provided in the context of the personal advice authorised by Consultum, and
- part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO, etc), are not provided under Consultum's AFSL and are not covered by this FSG. They should be treated as a separate business activity.



How is your financial adviser paid?

The fees and commissions payable to AMA Financial Services are explained in Part one of the FSG and also below. Consultum may retain up to 5 per cent of these fees and commissions and then pay the balance to AMA Financial Services, which engages your adviser to provide financial services. Of the amount received by AMA Financial Services from Consultum, your adviser is paid a salary, part of which may cover your adviser's operational expenses.



Other benefits?

AMA Financial Services has referral arrangements in place. If business is placed as a result of a referral, full details of any applicable referral fee will be provided in your individual Statement of Advice.

Date of completion of Adviser Profile

28 August 2018, version 4



Service and advice fees paid by you

Your initial appointment is complimentary. At this meeting, Venus Wong will explain how AMA Financial Services operates, what you can expect and the payment options. All fees and commissions payable by you will be explained to you at the time advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice. All amounts noted below are inclusive of GST:

Fee for service – once-off

A one off advice fee is charged to cover the cost of researching, developing, preparing your advice document and implementing your financial plan. This fee is based on an hourly rate of \$330, and may vary based on the complexity of advice and time involved to implement the advice.

Fee for service - ongoing

An ongoing fee for service represents the cost of providing our ongoing professional services to you. A summary of the services, which you receive for this fee, is contained in the Statement of Advice. This fee may be up to 1.1 per cent per annum of assets under advice or charged as a flat dollar fee from \$330 per month to \$2,200 per month, or a combination of both options can be negotiated, depending on the complexity of the advice and the agreed level of service being provided.

Commission for life risk insurance products – Policies issued from 1 January 2018

Initial commission payable under an upfront structure will be capped at 88 per cent, then reduce to 77 per cent from 1 January 2019, before settling at 66 per cent from 1 January 2020. Ongoing commission under an upfront structure will be capped at 22 per cent of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37 per cent.

Increases to Policies issued before 1 January 2018

There may be an initial commission payable of up to 130 per cent of the first year's annual premium and then ongoing commission of up to 37 per cent of the annual premium paid.