



## Representative Profile

This document forms part of the Financial Services and Credit Guide and is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.

### Who we are

Your financial advice specialist Charmaine Curtain is an Authorised Representative of Godfrey Pembroke Limited.

Charmaine Curtain's  
Authorised Representative No. 242094

Charmaine offers her services on behalf of Godfrey Pembroke Limited.

The Financial Services that the above financial consultant offers are provided by Global Wealth Partners Pty Ltd ABN: 75136786055  
Trading as Global Partnerships Financial Consulting Authorised Representative (AR) No. 338737

Godfrey Pembroke has authorised Charmaine Curtain to provide you this Financial Services and Credit Guide.

### Quality Advice Program

Charmaine Curtain is Quality Advice accredited by Godfrey Pembroke under our internal Quality Advice Program.

The Program involves a defined set of standards for measuring quality of advice.

In order to receive Quality Advice Accreditation, our financial advice specialists are required to meet a number of essential criteria regarding financial planning principles and have had a number of their financial plans assessed against the Quality Advice standards.

Ongoing and regular assessment of the quality of advice provided to their clients is also an important element of the Program.

### What we do

Charmaine Curtain is 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
- Credit Assistance
- Managed Discretionary Accounts

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

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

Level 4, 34 Queen Street  
Melbourne VIC 3000  
Phone: 03 - 8614 1616  
Fax: 03 - 8614 1600  
Email: [enquiries@gpfc.com.au](mailto:enquiries@gpfc.com.au)



## Representative Profile

### How we charge for our services

<b>Initial consultation</b>	At our expense
<b>Advice preparation</b>	Will generally range from \$2,500 to \$6,000, but the cost will vary depending on level of complexity of your situation and the nature of advice provided. A written quotation is always provided & agreed to prior to any work commencing. There may or may not be out of pocket expenses for any agreed costs for external service providers however we will seek reimbursement for same.
<b>Implementation (fee for advice)</b>	<p>Based on volume of work to complete. A quote will be provided prior to commencement. Generally fees range between \$2,000 - \$20,000, unless there is more complexity.</p> <p>We rebate up front commissions or brokerage from investment products. This fee may be paid by cheque or collected from portfolio funds. Commissions may be received on Insurance and Debt products.</p> <p>You may pay fees via credit card, direct debit, cheque or debit from your investment account.</p>
<b>Ongoing fee for advice</b>	<p>Up to 1.50% pa of total funds invested (usually collected monthly from your investments). In some cases a flat dollar fee pa may also apply. Full details will be provided as part of an ongoing service contract. A minimum annual fee of \$2,500 will apply.</p> <p>Subject to client agreement &amp; except for life risk products any ongoing commissions will be rebated. Where ongoing commission cannot be rebated by product suppliers, or where it is agreed to leave any pre existing arrangements unchanged in regard to same, we will also receive ongoing service commission. The amount received varies depending on the circumstances, although typically we receive a share of the ongoing commission of between 0 – 0.5% per annum of the value of the holding in a product for as long as you hold the product.</p>
<b>Ad hoc advice</b>	An hourly ad/hoc fee may apply for additional advice/consultations and will be quoted prior to proceeding.
<b>Implementation &amp; ongoing services</b> (commission on <b>investment</b> products – including margin loans)	We do not receive commissions either directly or indirectly from any investment products (including margin loans) where we are able to rebate any brokerage.
<b>Implementation &amp; ongoing services</b> (commission on <b>life insurance</b> products)	Unless you have agreed to a fee for advice arrangement for insurance-related advice we will receive commission for our initial and ongoing services to you. The relevant insurer will pay us an 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 a direct cost to you.
<b>Implementation &amp; ongoing services</b> (commission on <b>credit</b> products)	Unless you have agreed to a fee for advice arrangement we will receive commission for our initial and ongoing services to you. The relevant credit provider will pay initial commission between 0% and 0.75% and ongoing commission between 0% and 0.5% of the value of your loan for as long as you hold the product.
<b>Credit provider with which we may provide credit assistance:</b>	National Australian Bank Limited ACN 004044937

## Representative Profile

### Benefits we may receive

We have detailed below how certain product purchases may benefit our business.

#### **Business Equity Valuation (BEV)**

In the event of our death or permanent disablement, or if we were to leave the financial planning industry, Godfrey Pembroke provides a buyer of last resort option called BEV. This helps manage the transition of ownership to ensure you continue to receive advice.

In addition, we are part of a corporate structure and have a succession agreement in place to manage the transition of ownership should we leave the business.

The value of a sale under BEV is based on a multiple of ongoing revenue received by the business on an annual basis. The multiple can range from 2.5 to 4 depending on the proportion of the ongoing revenue that comes from clients who hold MLC group financial products.

Here are some examples to help you understand the potential benefit to us of our clients holding MLC group product:

- If the ongoing revenue of the business was \$100,000 and 50% of our clients held MLC group products, the sale value for the financial planning business would be between \$250,000 and \$350,000;
- If the ongoing revenue of the business was \$100,000 and 85% of our clients held MLC group products, the sale value for the financial planning business would be up to \$400,000;

Importantly, BEV is subject to us meeting certain compliance requirements and standards.