

Adviser Profile

Dated: 4th November 2020

CATHERINE RADEMEYER

Catherine Rademeyer is a Sub-Authorised Representative (No 411137) of [Wealthwise Planning Pty Ltd trading as Future Wealth Planners (WA). Wealthwise Planning Pty Ltd is a Corporate Authorised Representative (No 001284232) of Wealth Today Pty Ltd, who holds an Australian Financial Services Licence (No 340289). Wealth Today Pty Ltd authorises the distribution of this Adviser Profile and the Financial Services Guide that accompanies it and is responsible for the financial services provided to you.

Introduction

My name is Catherine Rademeyer (Cathy) and I am an Authorised Representative of Wealth Today Pty Ltd.

My educational qualifications and experience

Cathy holds a Bachelor of Arts majoring in Industrial Psychology from Randse Afrikaans University South Africa.

Cathy has been involved in the financial services industry for the over 12 years holding senior positions including Operations and Human Resources Manager. Cathy has a wealth of practical knowledge within the financial services industry and also holds: –

Advanced Diploma of Financial Planning

Diploma of Financial Planning

And is currently completing her master's in financial planning through Kaplan 2020/2021

Cathy is also a member of

Financial Planning Association (FPA) – Member Number 355769

Practitioner Member of the Association of Financial Advisers (AFA) – Member Number 247690

Registered Tax (Financial) Adviser – Member Number 24967968

The advice and products I can offer you

I am authorised by Wealth Today under its AFSL to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government.
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Securities
- Self-managed Superannuation Funds

How my company and I

Wealth Today initially receives all fees received from my clients and product providers and

are paid?

distributes them to me or my company after their fees and other expenses are deducted. Wealth Today generally retains a percentage of fees paid under its arrangements with me or my company. These may vary and will be disclosed in advice documents such as a Statement of Advice or Record of Advice.

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.

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 \$660.

Implementation

Your Terms of Engagement (ToE) will detail all Implementation Fees and will be signed by you, before any work is carried out.

Individuals

Item	Fee (including GST)
Statement of Advice New Client	\$ 2,200.00
Statement of Advice Existing Client	\$ 1,100.00
Investment Implementation	\$ 550.00 per Investment
Ongoing/Annual Fee	\$ 4,950.00

Superannuation | Retail Funds | Wealth Accumulation Phase

Item	Fee (including GST)
Statement of Advice Fund balance up to \$200,000.00	\$ 660.00
Statement of Advice Fund balance \$200,000.01 plus	\$ 880.00
Implementation	\$ 0.00
Super Rollover	1.1% of rollover amounts up to a maximum of \$880.00.
Ongoing/Annual Fee	Fixed Fee (including GST)
Up to \$50,000.00	\$ 550.00
\$50,000.01 to \$100,000.00	\$ 1,100.00
\$100,000.01 to \$500,000.00	\$ 3,300.00
\$500,000.01 to \$1,000,000.00	\$ 6,600.00
\$1,000,000.01 to \$1,500,000.00	\$ 8,800.00
\$1,500,000.01 and above	\$ 11,000.00

Wealth Today Pty Ltd

ABN 62 133 393 263 | AFSL 340289

Sydney

Head Office
Level 11, 95 Pitt St
Sydney NSW 2000
T 02 9248 0422

Melbourne

Ground Floor
99 King Street
Melbourne VIC 3000

Brisbane

Level 19
10 Eagle St
Brisbane QLD 4000

Canberra

Level 9, NewActon Nishi
2 Phillip Law St
Canberra ACT 2601

Perth

Level 11
125 St Georges Tc
Perth WA 6000

Superannuation | Self-Managed Super Fund | Wealth Accumulation Phase

Item	Fee (including GST)
Statement of Advice New Client	\$ 2,200.00
Statement of Advice Existing Client	\$ 1,100.00
Investment Implementation	\$ 550.00 per Investment
Ongoing/Annual Fee	\$ 5,500.00
Super Rollover	1.1% of rollover amounts up to a maximum of \$880.00.

Retirement Planning

Item	Fee (including GST)
Statement of Advice New Client	\$ 2,750.00
Statement of Advice Existing Client	\$ 1,100.00
Investment Implementation New Client	\$ 0.00
Investment Implementation Existing Client	\$ 550.00 per Investment
Super Rollover	1.1% of rollover amounts up to a maximum of \$880.00.
Ongoing/Annual Fee	Fixed Fee (including GST)
Up to \$50,000.00	\$ 550.00
\$50,000.01 to \$100,000.00	\$ 1,100.00
\$100,000.01 to \$500,000.00	\$ 3,300.00
\$500,000.01 to \$1,000,000.00	\$ 6,600.00
\$1,000,000.01 to \$1,500,000.00	\$ 8,800.00
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 Canberra ACT 2601

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 125 St Georges Tc
 Perth WA 6000

<i>Pre-existing arrangements</i>	For existing clients already in an established commission arrangement, we may receive commission on investment 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. Commissions are paid to us by the product provider and are not an additional cost to you.												
<i>Insurance products</i>	<p>Effective 1 January 2020, my company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.</p> <p>These commission payments are made by the relevant product issuers and are not an additional cost to you.</p>												
<i>Ongoing fee for advice</i>	<p>If you elect to pay a fee for access to services involved in 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 services made available to you 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 that review services are made available to you will also impact on the fee charged.</p> <table border="1"> <tr> <td>Up to \$50,000.00</td> <td>\$ 550.00</td> </tr> <tr> <td>\$50,000.01 to \$100,000.00</td> <td>\$ 1,100.00</td> </tr> <tr> <td>\$100,000.01 to \$500,000.00</td> <td>\$ 3,300.00</td> </tr> <tr> <td>\$500,000.01 to \$1,000,000.00</td> <td>\$ 6,600.00</td> </tr> <tr> <td>\$1,000,000.01 to \$1,500,000.00</td> <td>\$ 8,800.00</td> </tr> <tr> <td>\$1,500,000.01 and above</td> <td>\$ 11,000.00</td> </tr> </table> <p>Above ongoing fee schedule.</p> <p>[Examples] The minimum Ongoing fee is \$550 while the maximum is \$11,000 depending on the value of a portfolio – reference table above. For example, for investments valued at \$200,000 the maximum ongoing fee would be \$3,300 pa.</p> <p>Borrowed funds – if we recommend you acquire investments using borrowed funds then your ongoing fee will be a minimum of \$550 and a maximum of \$10,000 pa.</p>	Up to \$50,000.00	\$ 550.00	\$50,000.01 to \$100,000.00	\$ 1,100.00	\$100,000.01 to \$500,000.00	\$ 3,300.00	\$500,000.01 to \$1,000,000.00	\$ 6,600.00	\$1,000,000.01 to \$1,500,000.00	\$ 8,800.00	\$1,500,000.01 and above	\$ 11,000.00
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<i>Ad hoc advice</i>	<p>FEE FOR SERVICE</p> <p>My/our hourly fee rate is \$275 per hour inclusive of GST.</p>												
<i>Other Benefits, interest or associations</i>	Although Catherine Rademeyer has relationships with Accountants, Mortgage Brokers, Estate Planning Lawyers, Property Developers under the Future Wealth Centre brand, she has chosen not to receive any benefit from a result of your advice and services for referrals.												
<i>How to find me</i>	If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0407 527 570 or via email at cathy@fwcentre.com.au												

This document, the Adviser Profile, should be read in conjunction with the Wealth Today Pty Ltd Financial Services Guide (FSG). Distribution of this Adviser Profile by the Authorised Representative/Adviser has been approved by Wealth Today Pty Ltd.

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