

Financial Services Guide (Adviser Profile)

Version 6.2 Commencing 11 April 2024

This adviser profile should be read in conjunction with the Shartru Wealth Management Pty Ltd Financial Services Guide (FSG). It's a snapshot of who I am, and it sets out my contact details, professional details, the services and products I provide and how I am paid. I am authorised to distribute this FSG to you. You can contact me using the details below.

Holborn Australia Pty Ltd

Corporate Authorised Representative Number 1284280

ACN: 643 832 848 **ABN:** 14 643 832 848

Address: Level 20, 25 Bligh St, Sydney, NSW 2000

Phone: (61) 2800 74264

Email: mark.perry@shartru.com.au

I have the following qualifications

Mark Lawrence Perry, Authorised Representative Number 1296551

- G10 G10 Taxation and trusts (Chartered Insurance Institute UK 2001)
- Advanced Financial Planning Certificate (Chartered Insurance Institute UK 2004)
- UK Pension Transfer Specialist (Chartered Insurance Institute UK 2004)
- Level 4 Diploma in Financial Planning (Chartered Insurance Institute UK 2005)
- RO4 Pensions and Retirement Planning (Chartered Insurance Institute UK 2019)
- RG 146 Accreditation Program Kaplan
- Financial Adviser Exam (ASIC 2022)
- Tier 1 Superannuation (Kaplan Professional Australia 2021)
- Tier 1 Generic Knowledge (Kaplan Professional Australia 2021)
- SMSF Accredited Adviser (SuperConcepts 2024)

Services Shartru Wealth can advise you on

Please refer to page 2 of the FSG.

Products I can offer you

I am authorised to provide Personal Advice on and deal in the following financial products:

Authorised Financial Products	Mark Lawrence Perry
Deposit and payment products limited to: (a) basic deposit products; (b) deposit products other than basic deposit products	✓
Debentures, stocks or bonds issued or proposed to be issued by a government	✓
Life products including: (a) investment life insurance products; and (b) life risk insurance products	✓
Interests in managed investment schemes including: (a) investor directed portfolio services	✓
Retirement savings accounts	✓
Securities	✓
Standard margin lending facility	N/A
Superannuation (standard)	✓
Self-managed superannuation funds	✓
Tax (financial) adviser	N/A
Portfolio Review: <ul style="list-style-type: none"> Internal databases are maintained detailing client's investments that were recommended by the licensee. This does not constitute portfolio monitoring. Portfolios are reviewed on a regular basis, subject to the client's discretion. 	✓

How will I charge you for the service?

I provide clients with a choice of paying a fee-for-service or allowing me to receive commission from the insurance provider that is recommended. In such cases my hourly rate may be reduced or waived for the initial advice and the Implementation fee. A combination of these methods of payment for my services will also be considered. I can provide you with a fee estimate after assessing your requirements. I do not charge or receive commission on managed investment schemes.

Service Fees	Mark Lawrence Perry
Hourly rate (or part thereof)	\$300
Advice and/or implementation fee (depending on complexity)	Up to \$15,000
Annual Fee Arrangement (based on funds under management, billed through investment portfolio) <i>For example, if your portfolio is for \$100,000 you will be charged \$1,100 for 12 months. I will consider capping this fee for amounts greater than \$1,000,000 depending on circumstances.</i> (based on service package, billed through agreed method)	<ul style="list-style-type: none"> Up to 1.1% 1.1% up to \$500,000 0.55% over \$500,000 Up to \$7,500 for twelve months
Initial Report Fee	\$1,650
Initial Advice fee	A flat fee of 3.3% on any overseas funds invested or transferred

Do I receive remuneration, commission, fees or other benefits in relation to providing the financial services or assistance to you and how is that commission calculated?

1. All fees are paid initially to Shartru Wealth Management (Licensee). Shartru Wealth passes on 100% of all fees received to Holborn Australia Pty Ltd. Mark Perry receives 50% of commissions, initial and ongoing advice fees.
2. Where a life insurance company product has been recommended the issuer of the product may pay Shartru Wealth a commission which ranges between 30% and 60% of your first year's premium plus GST. E.g. If your first year's premium is \$500 and the initial commission is 60% Shartru Wealth will receive \$300.
3. The issuer of the insurance product may also pay Shartru Wealth an ongoing commission which can vary depending on the product. It ranges between 8% and 30% of your second and subsequent years premium. If your premium for the second and subsequent years is \$500 and the ongoing commission is 30% Shartru Wealth will receive \$150 per annum.
4. I may receive a salary, management fee or distribution of profits from Holborn Australia Pty Ltd. The amount of this salary is dependent on a range of factors including the amount of operational expenses required to operate Holborn Australia Pty Ltd.
5. The exact amounts of any fees, commissions, bonuses or other incentives received by Holborn Australia Pty Ltd and the licensee will be included in a Statement of Advice, Record of Advice and Product Disclosure Statement(s) that we will provide to you. That will include any referral fees that we receive or pay to other parties as well.

Do I have any Referral Arrangements in place or potential Conflicts of Interest?

1. Holborn Australia Pty Ltd and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in.
2. If you have been referred to us by another party, we may pay the other party a referral fee of up to 20% of any fee or commission generated from those referrals.
3. If it is in your best interests and appropriate for your needs and objectives, Mark Perry may recommend products/ services issued by a company or associate within the Shartru Group that may benefit from the recommendation by receiving product, administration, investment fees, and other fees. These fees are all disclosed in the relevant PDS, IDPS or fees guide and will be fully disclosed in your SoA.
4. Holborn Australia Pty Ltd and I do not own shares in Shartru IM and Shartru Wealth.