

## BUSINESS PROFILE

**ADVISER PROFILE VERSION:** **VERSION** 1.0

*This document contains a Business and an Adviser profile. The business profile provides information about the business your adviser works for. The adviser profile provides information about your adviser - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your adviser can provide advice on.*

*These profiles are part of the Financial Services Guide (FSG) and are only complete when they are provided together.*

**DATE ISSUED** 26 May 2019

### ABOUT OUR LICENSEE



**ABN** 30 085 870 015 **AFSL/ACL NUMBER** 238478

**ADDRESS** Level 6, 200 Creek Street Brisbane Queensland 4000

**POSTAL** GPO Box 942, Brisbane QLD 4001

**PHONE** 07 3018 0400

**FAX** 07 3018 0399

**EMAIL** info@futuro.com.au

**WEB** www.futuro.com.au

*Futuro is responsible for the services provided by any of its authorised or credit representatives.*



*OneGrowth Pty Ltd ('CAR Name) ACN 623 697 272 is a Corporate Authorised Representative No. 1262134 of Futuro Financial Services Pty Ltd.*

### OUR CONTACT DETAILS

**TRADING NAME** OneGrowth  
**BUSINESS ADDRESS** Suite 3, 110 Robinson Avenue, BELMONT WA 6104  
**POSTAL ADDRESS** PO Box 828, CLOVERDALE WA 6985  
**TELEPHONE** 08 9489 8888  
**FAX** 08 9489 8899

### ABOUT OUR TEAM

*Having operated an Accounting and Taxation practice for over 20 years, I recently became a financial planner (2017) with the objective of providing a more holistic approach to advice for my clients. I am committed to providing relevant financial advice to clients based on their needs and goals. I am also a Member of the Association of Financial Advisers (AFA) and am continually committed to maintaining my knowledge via various Professional Development programs. My team and I provide a friendly and professional service at all times, especially when dealing with your private and confidential information. We are all committed with the same goal – to provide advice which meets your goals and objectives whilst ensuring that we comply with relevant laws and best interests duty requirements.*

## ADVICE FEES



The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. Fees for my advice and services may be based on either a fee for service arrangement, commission or a combination of both (refer below).

The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you.
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Please refer to our Client Value Proposition for full details in relation to the cost of our services.

Our advice fees (inclusive of GST) include charges for the following advice services:

<b>INITIAL CONSULTATION (1 HOUR)</b>	Complimentary
<b>ADVICE HOURLY RATE</b>	\$275 (inclusive GST)
<b>INITIAL ADVICE</b>	Between \$1,650 and \$3,850 (including GST) – depending on advice scope
<b>ADVICE IMPLEMENTATION</b>	\$275 (inclusive GST) – per hour
<b>ONGOING ADVICE</b>	\$275 (inclusive GST) – per hour
<b>ADDITIONAL ADVICE</b>	\$275 (inclusive GST) – per hour

Fees will increase on July 1 each year in line with the Consumer Price Index (CPI).

### COMMISSIONS

Commissions may be payable by product issuers for services in relation to insurance, banking deposit products, margin lending, some loan products and older investment products and annuity products. For insurance, the commission is factored into the annual premium and may range as follows:

- From 0% to 90% of the initial premium
- From 0% to 40% per annum of the renewal premium

For other products, this may range as follows:

- From 0% to 10% of the initial amount invested
- From 0% to 1.0% per annum for the value of your investment balance
- From 0% to 0.35% of your margin loan balanced and is factored into the annual interest rate.

OneGrowth endorses a "fee for service" price model. On this basis, generally, the payment we receive will be based on the service(s) provided. Details of other payments we receive are contained in the Product Disclosure Statements (PDS) for most financial product issuers, which are available from your adviser.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

## HOW ARE WE PAID

Futuro collects our fees (incl. GST) and retains 0% of our turnover to support our business. This includes investment and strategy research, continuing education, compliance consulting and business coaching, allowing us to provide you with the highest quality service and advice. The remainder 0% of our fees is paid to CAR OneGrowth Pty Ltd from which your financial planner receives a salary or profit distribution.

## OTHER BENEFITS I RECEIVE

### PAYMENTS FROM OTHER PROFESSIONALS

If a third party refers you, the referrer may receive a fee or a percentage of my fees and commission. I may also receive a referral fee should I refer you to a third party for ancillary advice. This is not an additional cost to you. Any referral payments made or received will be disclosed in the advice document that is provided to you

### PAYMENTS TO OTHER PROFESSIONALS

We may pay a referral fee when clients are referred to us from other professionals. We have referral arrangements in place with the following professional service providers:

- We will pay OneFinancial Pty Ltd 0% of our initial fee. For example, if our initial advice fee is \$1,000, we will pay a referral fee of \$0.
- We will pay OneLoans Pty Ltd 0% of our initial fee. For example, if our initial advice fee is \$1,000, we will pay a referral fee of \$0
- We will pay OneRisk Pty Ltd 0% of our initial fee. For example, if our initial advice fee is \$1,000, we will pay a referral fee of \$0

This will be disclosed in your Statement of Advice if applicable.

## RELATIONSHIPS AND ASSOCIATIONS

I am the director and shareholder of the following business 's;  
OneLoans Pty Ltd (Lending solutions)  
OneFinancial Pty Ltd (Accountants and business advisors)  
OneRisk Pty Ltd (Risk management services)

# ADVISER PROFILE

## ABOUT ME

My name is **Salvatore Santoro** and I am an authorised representative No. 1262135 of Futuro Financial Services Pty Ltd.

### EDUCATION AND QUALIFICATIONS

I hold the following qualifications:

- Diploma of Financial Planning
- Certificate of Self Managed Superannuation Funds
- Certified Practising Accountant (CPA)
- Bachelor of Business
- Tier 1 – General Insurances

### MEMBERSHIPS

Member of the Association of Financial Advisers (AFA)

## MY CONTACT DETAILS

<b>TELEPHONE</b>	08 94898888
<b>FAX</b>	08 94898899
<b>MOBILE</b>	0417 091 676
<b>EMAIL</b>	sam@onegrowth.com.au

## WHY SHOULD YOU CHOOSE ME

I aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

I undertake continuous professional development and training programs so that I am up to date with legislative changes to superannuation, investments, social security and tax environments.

I have access to technical, risk and investment research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes.

I will act in your best interests at all times and I am bound by the law and my Licensee's Code of Conduct. I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

I will help you sort out your goals and weigh up different investment strategies to achieve them.

Most importantly, I turn your thoughts into action. There are no secret formulas to achieving financial security. I work with you to get the basics right and ensure you have a plan to achieve your goals over time.

## ADVICE I CAN PROVIDE

I can provide you with strategic advice as well as arrange the types of financial products listed below.

I can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

I am authorised to provide advice on the products listed below:

### STRATEGIES

- guidance on budgeting and goal setting
- savings and wealth creation strategies
- investment planning
- gearing strategies
- superannuation planning
- pre-retirement planning
- retirement planning
- personal insurance planning
- business insurance planning
- estate planning considerations
- aged care and Centrelink planning
- salary packaging advice

### FINANCIAL SERVICES PRODUCTS

- deposit and payment products
- financial planning
- life risk insurance products
- securities
- managed investments
- superannuation and retirement savings accounts
- deposit and payment products

## HOW I AM PAID

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

As an employee of OneGrowth Pty Ltd, I receive a salary package which can include bonuses based on my performance and contribution to the business.