



Financial Services Guide (Adviser Profile)

Version 6.0 Commencing 31 March 2023

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.

Sackman Financial Solutions Pty Ltd,

Corporate Authorised Representative Number 440256

ABN: 36 163 161 019

Address: PO Box 309 Ourimbah NSW 2258

Mobile: 0413 185 100

Email: tony@sackmanfs.com.au

I have the following qualifications

(Antony) Tony Sackman, Authorised Representative Number 440255

- Diploma of Financial Services (Financial Planning) (Tribeca)
- Diploma of Financial Markets (Hubb Financial Institute)
- Certificate IV in Finance and Mortgage Broking
- Behavioural Finance & Wealth Mgmt (Bridging Course- Behavioural Finance) Griffith University
- Principles of Business and Corporate Law (Bridging Course) Griffith University
- Financial Planning Fundamentals (Bridging Course) Griffith University
- Personal Risk Management (Bridging Course) Griffith University
- Financial Adviser Exam (FASEA)
- Member of Association of Independently Owned Financial Professionals (AIOFP)
- Member of Institute of Financial Professionals Australia (IFPA – formally known as TAI Practitioners and Advisers Ltd (TSA)
- Member of Finance Brokers Association of Australia (FBAA)

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	Tony Sackman
Deposit and payment products limited to: (a) basic deposit products; (b) deposit products other than basic deposit products	✓
Derivatives	✓
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	✓
Superannuation (standard)	✓
Self-managed superannuation funds	✓
Tax (financial) adviser	✓
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	Tony Sackman
Ad Hoc Consultancy Fee: Up to \$330 per hour including GST (minimum 3 hours or as agreed)	Up to \$330 per hour
Initial Advice: Cost will be dependent on the scope of the advice required and will be agreed prior to the work commencing.	From \$1,980 per person or as agreed
Implementation fee: Cost will be dependent on the scope of the advice required and will be agreed prior to the work commencing.	From \$660 per person or as agreed
Ongoing service fees or Annual Advice Agreements: Cost will be dependent on the scope of the advice required and will be agreed prior to the work commencing.	New clients from: <ul style="list-style-type: none"> \$2,400 individual \$3,300 per couple Existing clients as agreed



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 Sackman Financial Solutions Pty Ltd.
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 20% of your second and subsequent years premium. If your premium for the second and subsequent years is \$500 and the ongoing commission is 20% Shartru Wealth will receive \$100 per annum.
4. I may receive a salary, management fee or distribution of profits from Sackman Financial Solutions Pty Ltd.. The amount of this salary is dependent on a range of factors including the amount of operational expenses required to operate Sackman Financial Solutions Pty Ltd.
5. When share trading services are utilised to deal in shares, I may receive between \$33 and 90% of the brokerage amount paid to the stockbroker. For example, if brokerage for a share trade is \$77, I will receive \$49.05
6. Neither Sackman Financial Solutions Pty Ltd. nor I receive conflicted remuneration.
7. The exact amounts of any fees, commissions, bonuses or other incentives received by Sackman Financial Solutions 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. Sackman Financial Solutions 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 do not pay a referral fee.
3. If we refer you to another party, we do not receive a referral fee* (*whilst no referral fee is paid, please note that they are a related party to Sackman Financial Solutions Pty Ltd. and me or Shartru Wealth).
4. If it is in your best interests and appropriate for your needs and objectives, Tony Sackman 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.
5. Sackman Financial Solutions Pty Ltd. and I own/do not own shares in Shartru IM and Shartru Wealth.
6. Sackman Financial Solutions Pty Ltd and I are a related party to Sackman Finance Pty Ltd who undertakes Mortgage Broking under a separate Credit License with AFG.