BUSINESS PROFILE

ADVISER PROFILE VERSION:	***VERSION*** *1.1*

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 *29/04/2020*

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 3102 4948*		
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.

Fortress Planning Australia Pty Ltd ABN 74 583 996 210 is a Corporate Authorised Representative No. 413940 of Futuro Financial Services Pty Ltd.

OUR CONTACT DETAILS

TRADING NAME	*Fortress Planning Australia Pty Ltd*
BUSINESS ADDRESS	*Level 6, 200 Creek Street* *BRISBANE QLD 400*
POSTAL ADDRESS	*GPO Box 942* *BRISBANE QLD 4000*
TELEPHONE	*07 3018 0400*
WEB	

ABOUT OUR TEAM

Fortress Planning Australia delivers tailored financial advice and investment solutions that enable our clients to achieve more now and in the future. Your Financial Planner is there to guide and coach you to achieve your goals.

ADVICE FEES

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:

INITIAL CONSULTATION (1 HOUR)	*Complimentary*
ADVICE HOURLY RATE	*$440*
INITIAL ADVICE	*Determined by scope*
ADVICE IMPLEMENTATION	*Determined by scope*
ONGOING ADVICE	*Up to 2.2% of investible assets plus review fees as arranged*
ADDITIONAL ADVICE	*$440 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.*

Generally, the payment we receive will be based on the service 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). The fees are paid to Fortress Planning Australia. Highfield, the owner of Futuro, controls an equity interest in the business providing the services listed. As a result, it 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. Futuro, the AFSL holder that authorises Fortress and its representatives to provide advice, provides services not limited to but including investment and strategy research, continuing education, compliance consulting and business coaching, allowing us to provide you with the highest quality service and advice.

OTHER BENEFITS I RECEIVE

PAYMENTS FROM OTHER PROFESSIONALS

- ***Nil***

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 Coughlins Accounting 20% of our initial fee and 20% of our ongoing fee. For example, if our initial advice fee is $1,000, we will pay a referral fee of $200.00.*

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

RELATIONSHIPS AND ASSOCIATIONS

Nil

ADVISER PROFILE

ABOUT ME

*My name is **James Sherwood** and I am an authorised representative No. 10006893 of Futuro Financial Services Pty Ltd.*

EDUCATION AND QUALIFICATIONS

Masters Business Administration, Graduate Certificate Business Administration, Diploma Financial Services (Financial Planning), SMSF Advice Accreditation, Certificate IV in Finance and Mortgage Broking, Accredited Listed Product Adviser.

EXPERIENCE

James is an experienced Senior Financial Planner with an extensive background developed over the past decade in the financial services industry. He provides tailored financial advice, emphasising the importance on understanding his client's goals and objectives in order to provide strategic and comprehensive solutions.

James' areas of expertise include investment advice, wealth generation, debt reduction, cash flow management, superannuation, retirement planning and personal protection.

MEMBERSHIPS

Futuro Financial Services Pty Ltd, Financial Planning Association of Australia

MY CONTACT DETAILS

TELEPHONE	*07 3018 0400*
FAX	*07 3018 0399*
MOBILE	*0402 260 507*
EMAIL	james@fortressplanning.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 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*
- *tax effective investments*
- *superannuation and retirement savings accounts*
- *self-managed super funds (including limited recourse borrowing arrangements)*

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 Fortress Planning Australia Pty Ltd, I receive a salary package which can include bonuses based on my performance and contribution to the business.