

Adviser Profile

Cameron Aldus, Dip FS, Dip Bus
Aldus Financial Services Pty Ltd ABN 31 164 365 995

If you would like to make an appointment, please contact my office on:

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The Adviser Profile forms an essential part of the Financial Services Guide ("Guide"). The Guide is not complete without it.

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Aldus Financial Services Pty Ltd trading as Aldus Financial Services Pty Ltd (Practice) is a Corporate Authorised Representative of Financial Services Partners Pty Limited (AFSL No. 237590 ABN 15 089 512 587). (Financial Services Partners).

Cameron Aldus is an Authorised Representative of Financial Services Partners.

Cameron joined Aldus Financial Services in 2008 to help expand the family business. Prior to joining the company Cameron had been working in the Commonwealth Bank Group in the Financial Planning and Banking industry since 2005.

Cameron holds a Diploma of Financial Services (Financial Planning) from Kaplan Education and a Diploma of Business (Banking and Finance) from Central TAFE. Cameron is also increasing his education by currently studying a Bachelor of Commerce (Financial Planning).

AREAS OF ADVICE

Cameron Aldus is authorised to provide services covering advice and dealing in financial products in the specialised areas listed below:

- Life Risk Insurance Products
- Risk Insurance within Superannuation
- Deposit and Payment Products
- Interests in Managed Investment Schemes
- Superannuation
- Retirement Saving Accounts
- Approved Deposit Funds
- Traditional Annuities and Pensions
- Market-linked Annuities and Pensions
- Investment Life Insurance Products
- Business insurance
- Estate Planning
- Self Managed Superannuation Funds
- A range of approved ASX listed investments managed under a model portfolio
- A wide range of approved ASX listed investments within the ASX 200
- A wide range of approved ASX listed investments within the ASX 300
- Gearing/Margin Lending
- UK Pension Transfers

REMUNERATION

I may be remunerated by one or more of the following methods outlined below. If any remuneration I receive relates to the advice provided to you, then further details will be set out in your Advice Document.

Fee for service

As an Authorised Representative of Financial Services Partners, all fees for the provision of financial services by the Practice are paid directly by you to Financial Services Partners, who will then pass on that fee, less an agreed amount (the Licensee Fee) to the Practice.

The Licensee fee the Practice pays Financial Services Partners will range between \$0 and \$70,000 (exc. GST) per annum.

I will disclose, at the time I provide you with advice, the amounts that Financial Services Partners receives (that is, the Licensee Fee), as well as the amounts the Practice and I may each receive as a result of providing a financial service to you.

Remuneration from product and service providers

Financial Services Partners may receive remuneration from product and service providers who in turn may pay a proportion of this to Practices as detailed in The Guide under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that Financial Services Partners, the Practice and I may each receive (if any) as a result of providing a financial service to you.

Salary

I am/may be paid a salary based on experience and capability.

Bonus

I may be eligible to receive a bonus, based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Other benefits

I may also receive other benefits, all of which are detailed in The Guide under the heading "What else you need to know".

CLIENT FEES

There are various ways that you may pay for the services that are provided. They are:

Fee for Service

A fee for service may be payable for the following services:

- preparation of advice and implementation
- initial advice
- ongoing review and advice services

The fee for service may be determined by any of the following:

1. an hourly rate that we agree depending on the complexity of your circumstances
2. a fee that we agree with you before we commence work
3. a percentage of funds under advice depending on the complexity of your circumstances
4. a combination of any of the above.

Remuneration from a product or service provider

As outlined above, at the time we provide advice to you, I will disclose any remuneration that Financial Services Partners, the Practice and I may each receive from product and service providers as a result of providing a financial service to you.

A combination of Fee for Service and Remuneration from a Product or Service Provider

A combination of fee for service and remuneration from a product or service provider may be payable. This will be disclosed to you at the time we provide you with advice.

I will obtain your agreement to the arrangement prior to proceeding.

Please sign here to acknowledge you have read this Financial Services Guide incorporating your adviser's profile (Adviser Profile).

_____ Date _____