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 *26/08/2019*

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.

Massey Financial Advice ACN 614 676 774 is a Corporate Authorised Representative No. 1249113 of Futuro Financial Services Pty Ltd.

OUR CONTACT DETAILS

TRADING NAME	*Massey Financial Advice Pty Ltd*
BUSINESS ADDRESS	*Level 6, 200 Creek Street*
	BRISBANE QLD 400
POSTAL ADDRESS	*GPO Box 942*
	BRISBANE QLD 4000
TELEPHONE	*07 3102 4948*
WEB	*www.masseyfinancialadvice.com.au*

ABOUT OUR TEAM

We specialise in helping professionals achieve their goals by getting their financial life sorted. We have a range of life and financial advice experience which combines to give you a fresh perspective. Our aim is to understand you and your goals, and tailor advice to help you achieve what you want from life, checking on your progress and holding you accountable.

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 (60 TO 90 MINUTES)	*At our cost*
SECOND CONSULTATION (45 TO 90 MINUTES)	*From $385*
ADVICE HOURLY RATE	*$440*
INITIAL ADVICE	*Between $990 and $12,000*
ADVICE IMPLEMENTATION	*Between $500 and $8,000*
ONGOING ADVICE	*Between $2,400 and $15,000 per annum*
ADDITIONAL ADVICE	*Between $1,100 and $9,900 per new plan preparation and implementation for significant or life changes*

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*

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) 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 100% of our fees is paid to Massey Financial Advice Pty Ltd to cover usual business expenses and from which your financial planner receives a salary and may be entitled to distributions as a shareholder of the business.

OTHER BENEFITS I RECEIVE

PAYMENTS FROM OTHER PROFESSIONALS

We have referral arrangements in place with the following professional service providers:

- *AMP Financial Planning Pty Limited trading as AMP Horizons Financial Group pays us 35% of their initial fee and 35% of any ongoing commission on borrowing. For example, if their commission is $1,000, we will receive a referral fee of $350.*

PAYMENTS TO OTHER PROFESSIONALS

We may pay a referral fee when clients are referred to us from other professionals. We do not currently have any referral arrangements in place.

Referral fees will be disclosed in your Statement of Advice if applicable.

RELATIONSHIPS AND ASSOCIATIONS

Nil.

ADVISER PROFILE

ABOUT ME

*My name is **ADAM MASSEY** and I am an authorised representative No. 276723 of Futuro Financial Services Pty Ltd.*

EXPERIENCE

I have in excess of 14 years experience in financial advice including over 5 years as an adviser. I have worked in various roles including advising professionals, working for a licence holder and as a technical specialist creating financial strategies for clients of other advisers. I have completed a Bachelor of Business degree at UQ, the Diploma of Financial Planning, Certificate IV in Finance and Mortgage Broking, and CFP1 to CFP5 to be recognised as a CERTIFIED FINANCIAL PLANNER member of the FPA.

EDUCATION AND QUALIFICATIONS

Diploma of Financial Planning
Certificate IV in Finance and Mortgage Broking
Bachelor of Business (UQ)

MEMBERSHIPS

AFA – Association of Financial Advisers
FPA - Financial Planning Association
AICD – Australian Institute of Company Directors – Graduate

PROFESSIONAL DESIGNATIONS

CFP – Certified Financial Planner (FPA)

MY CONTACT DETAILS

TELEPHONE	*07 3102 4948*
MOBILE	*0410 468 467*
EMAIL	*adam@masseyfinancialadvice.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)*
- *margin lending*

HOW I AM PAID

I am a director and shareholder of Massey Financial Advice. 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.