

ADVISER PROFILE

Information about your Planet Money PTY LTD Adviser
Dated: 22 June 2023

This is Adviser Profile is issued by Planet Money PTY LTD, which holds Australian Financial Service Licence number 518850. This Adviser Profile forms part of the Planet Money PTY LTD Financial Services Guide (FSG) dated 31 May 2023. These documents should be read together. This document contains information regarding the Adviser listed below and is designed to help you to make an informed decision about the financial advice provided to you by the Adviser.

Planet Money PTY LTD has authorised its authorised representatives to provide this document to you.

<p>Thrive Wealth Services Pty Ltd ABN 84 666 737 597 – trading as: Thrive Wealth Partners Barossa Financial Services is a Corporate Authorised Representative ASIC No.001304094 of Planet Money PTY LTD AFSL:518850</p> <p>Garry Copeland is an Authorised Representative ASIC No.434739 of Planet Money PTY LTD AFSL:518850.</p>	<p>22 Beulah Road, Norwood SA 5067 Tel: 08 8363 3322 Mobile: 0431 185 659 Email: garry@thrivewp.com.au</p>

Your Adviser

Garry Copeland is a Financial Adviser, an Authorised Representative of Planet Money PTY LTD and an employee of Thrive Wealth Services Pty Ltd., a Corporate Authorised Representative of Planet Money PTY LTD.

Your Adviser's Authorisations

Garry is authorised to provide advice in relation to the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation
- Tax (financial) advice services
- Age Care

This means that Garry can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment

as well as superannuation, retirement planning strategies and tax (financial) advice services.

Cost of Advisory Services

An initial meeting to discuss your financial circumstances may incur a cost of up to \$550. At this meeting Garry will establish how he can assist you and gather the information required to prepare a financial plan.

Advice preparation

If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice: The minimum fee charged is \$825 (for personal insurance only). The minimum fee charged for strategy and investment advice is \$1,750 while the maximum fee is \$16,500. For example, complex advice that contains multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation Funds, family trusts and companies, are likely to be charged closer to the maximum. Less complex advice that

addresses limited goals and strategies are likely to be charged closer to the minimum.

Implementation

We do not charge an implementation fee as we believe the value lies in our advice which has been disclosed above.

Fixed Term Advice and Services Agreements

You may agree to enter into a 12-month Fixed Term Advice and Services Agreement as part of your financial planning strategy so you can receive advice services such as reviewing your plan to ensure it remains appropriate to your circumstances. Details of the services will be set out in your 12-month Fixed Term Advice and Services Agreement. The fee can range from a minimum of \$1,860 pa while the maximum is \$22,000 pa. The fee applied will be commensurate to the level of service needed and the complexity of the advice provided and will be outlined and agreed with you in the Agreement.

Garry will discuss the fee basis with you and agree on the method of charging prior to any advice is provided or cost incurred. Also, fees are fully disclosed in the Statement of Advice and Product Disclosure Statements.

Payment can be collected through a platform, by direct debit or invoiced. A fee for the preparation of the Statement of Advice will be charged even if the recommendations are not implemented. For insurance, the commission may be paid by the insurance provider. Further advice that includes reviews will be charged as a fixed dollar amount, as agreed with your adviser.

Preparation of Statement of Advice (SoA) (depending on complexity)	\$1,750 - \$16,500
Implementation Fee	Nil
Further Advice (Review(s)) Fixed Term Advice Fee	From \$2,280
Hourly rate	\$330
Insurance Upfront commission Ongoing commission *% based on amount of premium and is paid by the insurance provider	Up to 66%* Up to 33%*

All fees include 10% GST.

All fees are payable to Planet Money PTY LTD. Planet Money PTY LTD retains 0% and pays Thrive Wealth Services Pty Ltd. 100%. Garry as an adviser of Thrive Wealth Services Pty Ltd. is entitled to receive payments for work completed.

Fee Examples:

Example for Investment Products

If you receive advice regarding an investment of \$100,000, the SoA fee could be \$2,200, of which \$0 is retained by

Planet Money PTY LTD, \$2,200 is paid to Thrive Wealth Services Pty Ltd. If you maintained the investment and assuming the balance of the investment remains at \$100,000, the annual review fee will be \$2,280 per annum, of which \$0 is retained by Planet Money PTY LTD, \$2,280 is paid to Thrive Wealth Services Pty Ltd.

Example for Risk Products

If you receive advice regarding insurance, the SOA fee could be \$825 of which \$0 is retained by Planet Money PTY LTD, \$825 is paid to Thrive Wealth Services Pty Ltd.

If you take out a life insurance policy with an annual premium of \$1,500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Planet Money PTY LTD would be \$990, of which \$0 is retained by Planet Money PTY LTD, \$990 is paid to Thrive Wealth Services Pty Ltd. The maximum ongoing commission for the Upfront Option is currently 22% per annum which could result in a payment of \$330 per annum for as long as the policy remains in force, of which \$0 is retained by Planet Money PTY LTD, \$330 is paid to Thrive Wealth Services Pty Ltd. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$0 is retained by Planet Money PTY LTD, \$495 is paid to Thrive Wealth Services Pty Ltd.

This commission has what is called a 'responsibility period' imposed by the risk product issuer. This means that if the policy is cancelled within the first 1-2 years of inception commission is returned to the product issuer by Planet Money PTY LTD.

Referrals

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third-party referrer a referral fee, commission, or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Death & TPD Succession/Estate planning

In the event of our death or permanent disablement, Planet Money may acquire our client servicing rights. This helps manage the transition of ownership to ensure you continue to receive advice. In addition, we are part of a corporate structure and have a succession agreement in place to manage the transition of ownership should we leave the business. The value of any sale is based on an independent valuation of the business.