

## Michael Loizou

There are two parts to the Financial Services Guide (FSG). This Adviser Profile forms Part two of your FSG and should be read in conjunction with Part one before making any decisions.



### Introducing your financial adviser

Michael Loizou and Capital Results Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

Suite 45, Level 9, 88 Pitt Street, Sydney NSW 2000

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Michael is a Chartered Accountant. He began working in public practice in 1985 and has been specialising in financial planning since 1998. With Michael's accounting background and financial planning skills, he can offer clients a complete range of advice and help clients achieve their financial and lifestyle goals.



### Authorisations

- Michael Loizou ASIC Authorisation Number 231065.
- Capital Results ASIC Authorisation Number 314768.



### Qualifications and memberships

- CERTIFIED FINANCIAL PLANNER® Professional
- Bachelor of Business
- Chartered Accountant – Financial Planning Specialist



### Financial products and services

Your adviser is authorised by Consultum to provide financial product advice to wholesale and retail clients on the following classes of products:

#### Deposit products

#### Life products including:

- investment life insurance products
- life risk insurance products

#### Managed investment products, including:

- master trusts, wrap facilities, property funds
- margin lending products
- tax-effective investments

#### Government debentures, stocks and bonds

#### Superannuation products, including:

- public offer superannuation funds
- account-based pensions and complying annuities
- corporate superannuation funds
- self-managed superannuation funds

#### Retirement savings accounts

#### Securities

- Active direct shares and securities advice

Michael Loizou is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service, where the advice is:

- provided in the context of the personal advice authorised by Consultum, and
- part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO, etc), are not provided under Consultum's AFSL and are not covered by this FSG. They should be treated as a separate business activity.



### How is your financial adviser paid?

The fees and commissions payable to Capital Results are explained in Part one of the FSG and also below. Consultum may retain up to 5 per cent of these fees and commissions and then pay the balance to Capital Results, which engages your adviser to provide financial services. Of the amount received by Capital Results from Consultum, your adviser is paid a salary, part of which may cover your adviser's operational expenses.



### Service and advice fees paid by you

Your initial appointment is complimentary. At this meeting, Michael Loizou will explain how Capital Results operates, what you can expect and the payment options. All fees and commissions payable by you will be explained to you at the time advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice. All amounts noted below are inclusive of GST:

#### Fee for service – once-off

The product provider deducts a once-off fee for the services provided to you in relation to your account. This fee may be up to 5.5 per cent, the total fee will depend on complexity and time involved. Alternatively, you may elect to pay the once off fee for service by direct payment.

#### Statement of Advice (SOA)

A statement of advice fee is charged to cover the cost of researching, developing and preparing your advice document. This fee will be based on an hourly rate of up to \$440 and/or may range from \$2,200 to \$11,000 depending on complexity.

#### Adviser service fee

The Adviser service fee represents the cost of providing our annual professional services to you. A summary of the services which you receive for this fee is contained in the Client Service Agreement. The amounts paid will depend on the investment value and will continue for the duration of your account. This fee may be up to 1.1 per cent per annum of assets under advice or may be a direct monthly fee ranging from \$220 per month to \$660 per month. This fee is for a term of 12 months after which services and fees are reviewed and the agreement renewed.

#### Commission for life risk insurance products – Policies issued from 1 January 2020

Initial commission payable under an upfront structure is capped at 66 per cent from 1 January 2020. Ongoing commission under an upfront structure is 22 per cent of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37 per cent.



### Other benefits?

In addition to the "Other benefits" section disclosed in part one, Capital Results has an arrangement in place with Stephen J Miller & Co. If you are referred to Capital Results by Stephen J Miller & Co and you proceed with our recommendations, 30 % of any initial revenue generated by Capital Results is payable to Stephen J Miller & Co. Full details of any applicable referral fee will be provided in your Individual Statement of Advice.

### Overseas disclosures

In order to facilitate the provision of financial services, para-planning and other administrative services for you, your financial adviser utilises a service provider located in Sri Lanka. Accordingly, your personal information will likely be accessed from this overseas location. Any overseas disclosure of your personal information to enable these services to be provided does not affect our commitment to safeguarding your privacy, and we will take reasonable steps to ensure that any overseas recipient complies with Australian privacy law.

### Date of completion of Adviser Profile

30 October 2020, version 7