Financial Services Guide

Part 2 (Adviser Profile) Nicole McGovern

Date 1st July 2021

PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 1 July 2021 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative Altitude Wealth Management Pty Ltd (‘Altitude Wealth Management’).

I am authorised by Altitude Wealth Management to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Altitude Wealth Management to distribute this FSG.

Altitude Wealth Management Pty Ltd (‘Altitude Wealth Management’’)

ABN 92 618 850 347 holder of
Australian Financial Services Licence No. 516376 (‘AFSL’)

11 Ross River Road
Mysterton QLD 4812

PO Box 3143
Hermit Park QLD 4812

Email: townsville@altitudewm.com.au
Website: altitudewm.com.au

SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Nicole McGovern.

In this document, the terms ‘I’, ‘me’, ‘us’, ‘we’ and ‘our’ refer to Nicole McGovern and Altitude Wealth Management. The term 'Representatives' refers generally to Altitude Wealth Management's Authorised Representatives.

My Authorised Representative number is 1000889.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have over 14 years’ experience in the financial planning industry.

I began my career in the financial planning industry in 2007 with Finpac Financial Advisors and after completing my studies in 2014 become an Authorised Representative.

I am actively involved in the local Netball club as a player, umpire & coach.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold a Bachelor of Business (Financial Planning) and am a Certified Financial Planner (CFP®). I am a member of the Financial Planning Association of Australia (FPA).

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I am an employee of Altitude Wealth Management. Fees and commissions are paid to Altitude Wealth Management. I am remunerated by salary.

SECTION 2

THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Altitude Wealth Management to provide general and personal advice and deal in financial products and financial, including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products;

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Altitude Wealth Management to provide advice or services in the following areas:

- MDA services;
- Self-Managed Super Funds;
- Derivatives;
- Standard margin lending facilities;
- Consumer credit advice and assistance; and
- Strategic advice about consumer credit and consumer credit referrals;

Please ask me if you would like a referral for these services.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact'.

PRIVACY STATEMENT

In addition to the information provided in the Altitude Wealth Management FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at altitudewm.com.au and/or by calling us on 07 4753 9999.

SECTION 3

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Altitude Wealth Management.

Altitude Wealth Management receives all fees and commissions payable for the services I provide.

I am an employee of Altitude Wealth Management and paid am remunerated by salary.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are exclusive of GST and payable by you at the following stages:

1.) **Recommendation**: For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to $10,000) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

2.) **Implementation**: I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
    a. a range from $1,000 (min.) to $10,000 (max.); or
    b. $300 per hour; or
    c. 5% of the initial funds invested, or 60% of premium; or
    d. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product;

    whichever is the greater.

3.) **Ongoing Advice Service and Reviews**: If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee of up to 2% p.a. of total funds under management.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

All fees, commissions and incentives are received by Altitude Wealth Management.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of $300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

We do not accept and/or make any payments for referrals we receive and/or make.

SECTION 4

CONTACT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser: Nicole McGovern	Phone: 07 4753 9999 Mobile: 0408 090 990 Email: nikki@altitudewm.com.au Website: www.altitudewm.com.au
Practice details: Altitude Wealth Management 11 Ross River Road Mysterton QLD 4812	Phone: 07 4753 9999 Email: townsville@altitudewm.com.au Website: www.altitudewm.com.au