

## BUSINESS PROFILE

### ADVISER PROFILE VERSION:

VERSION 1.1

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

4<sup>th</sup> of January 2023

### ABOUT OUR LICENSEE



ABN	22 122 230 835	AFSL/ACL NUMBER	309996
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@insightinvestments.com.au		
WEB	www.insightinvestments.com.au		

Insight is responsible for the services provided by any of its authorised or credit representatives.



Townshend Financial Planning Pty Ltd ACN 609 728 609 is a Corporate Authorised Representative No. 240437 of Insight Investment Services Pty Ltd.

### OUR CONTACT DETAILS

TRADING NAME	Townshend Financial Planning Pty Ltd
BUSINESS ADDRESS	Suite 5, 100 Hay Street, Subiaco, 6008, WA
POSTAL ADDRESS	PO Box 774, Subiaco, WA, 6904
TELEPHONE	(08) 9380 6644
WEB	www.townshendservices.com

### ABOUT OUR TEAM

At Townshend Financial Planning we offer comprehensive financial planning solutions to our clients, taking a holistic approach to understand your circumstances, objectives, and attitudes to risk and provide you with a big picture solution to set you on the path to a comfortable retirement.



We are a dynamic business that delivers tailored solutions to meet your individual financial needs. Our team of specialists provide a comprehensive range of financial services to help you achieve your short and long term goals.

In particular, we offer advice services in the areas of superannuation and retirement planning, investments, wealth creation, risk insurance and self-managed superannuation funds.

#### 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).

Our team will agree the full details in relation to the cost of our services with you, prior to commencing any work.

Our advice fees (inclusive of GST) include charges for the following advice services:

<b>INITIAL CONSULTATION</b>	Complimentary
<b>ADVICE HOURLY RATE</b>	\$250 to \$650
<b>INITIAL ADVICE</b>	\$990 to \$5,500
<b>ADVICE IMPLEMENTATION</b>	Nil - Included
<b>ONGOING ADVICE</b>	May be up to 1.5%per annum
<b>ADDITIONAL ADVICE</b>	n/a included in ongoing advice fee

Disclosure: Each case is assessed individually, and a fee consent document will be provided before formally engaging services.

#### 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 at 1 Jan 2020 is as follows

- From 0% to 66% of the initial premium
- From 0% to 22% 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

Insight collects our fees (incl. GST) and retains a portion 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 of our fees is paid to Townshend Financial Planning Pty Ltd from which your financial planner receives a salary

## ADVISER PROFILE

### ABOUT ME

My name is **Paul Catalini** and I am an authorised representative No. 000432601 of Insight Investment Services Pty Ltd.

#### EDUCATION AND QUALIFICATIONS

Masters in Finance (Curtin University)

Advanced Diploma in Financial Planning (Kaplan)

FASEA Exam: Successful Completion (April 2020)

#### EXPERIENCE

I have worked in the industry since 2007 in various roles including Senior Paraplanner, Operations Manager and Financial Planner. I have provided financial advice to clients in all stages of their life, guiding their journey to financial freedom.

#### MEMBERSHIPS

Financial Planning Association (FPA)

### MY CONTACT DETAILS

**MOBILE: 0405 384 132**

**Telephone: 08 9380 66 44**

**EMAIL** paul@townshendservices.com

### 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
- Self-Managed Superannuation Fund planning

#### FINANCIAL SERVICES PRODUCTS

- Deposit and payment products
- Financial planning
- Life risk insurance products
- Securities
- Managed investments
- Tax effective investments
- Superannuation and retirement savings accounts
- Margin lending
- Self-Managed Superannuation Funds (including Limited Recourse Borrowing Arrangements)

### HOW I AM PAID

I control a percentage of the equity interests in the business providing the services listed above. 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.

Financial Planning

As an employee of Townshend Financial Planning Pty Ltd, I receive a salary package which can include bonuses based on my performance and contribution to the business.