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 31 Jan 2020

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.

Here Wealth Pty Ltd (Here Wealth) ACN 72 009 314 630 is a Corporate Authorised Representative No. 1239944 of Futuro Financial Services Pty Ltd.

OUR CONTACT DETAILS

TRADING NAME	Here Wealth Pty Ltd
BUSINESS ADDRESS	Level 1, 9 Bowman St SOUTH PERTH WA 6151
POSTAL ADDRESS	PO Box 840, SOUTH PERTH WA 6951
TELEPHONE	08 9127 2400
FAX	08 9127 2401
WEB	Herebusiness.com.au

ABOUT OUR TEAM

Our company philosophy is value-based advice. Our role is to maximise the probability of you achieving your financial success and enable you to take control of how your wealth is structured, grow your wealth and protect it for the future.
We specialise in a wide range of financial services by working in collaboration with our clients to plan for the future, developing ongoing strategies and structures for financial security.
We provide a comprehensive and disciplined approach to your financial plan through a regular review process which allows us to adjust your financial plan and strategies as changes occur throughout life events.
We are passionate about helping clients take control of their financial situation, no matter what stage of your financial life

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 (1 HOUR)	At our cost
ADVICE HOURLY RATE	$350 per hour
INITIAL ADVICE	As disclosed in the Terms of Engagement. Cost will depend on scope & complexity of advice
ADVICE IMPLEMENTATION	As disclosed in the Terms of Engagement. Cost will depend on scope & complexity of advice
ONGOING ADVICE	As disclosed in the Terms of Engagement. Cost will depend on scope & complexity of advice
ADDITIONAL ADVICE	$350 per hour

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
- Commissions will be disclosed in the advice report (SOA)

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 18% 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 remaining 82% of those fees are paid to Here Wealth Pty Ltd from which your financial planner receives a salary and performance bonuses

OTHER BENEFITS I RECEIVE

PAYMENTS FROM OTHER PROFESSIONALS

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

- Denboer & Associates Insurance Brokers in accordance with a Joint Venture agreement

PAYMENTS TO OTHER PROFESSIONALS

We may pay a referral fee when clients are referred to us from other professionals.
This will be disclosed in your Statement of Advice if applicable
We have referral arrangements in place with the following professional service providers:
Here Wealth Pty Ltd has a 50% ownership in the below companies & shares in the net profit of the joint venture

- Denboer MVP Pty Ltd & Denboer MVP Unit Trust
- Hall & Holt MVP Pty Ltd & Hall & Holt MVP Unit Trust
- Southern Wealth MVP Pty Ltd & Southern MVP Unit Trust

RELATIONSHIPS AND ASSOCIATIONS

Here Wealth Pty Ltd is a subsidiary of Here Business & Wealth Pty Ltd

ADVISER PROFILE

ABOUT ME

My name is **Norma Falconer** and I am an authorised representative No. 1243315 of Futuro Financial Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

Diploma of Financial Planning

Post Graduate Diploma of Financial Planning

National Certificate in Financial Markets & Instruments (Investments) cum laude

National Certificate in Financial Markets & Instruments (Wealth Management) cum laude

EXPERIENCE

Norma Falconer is a Certified Financial Planner with a career of over 30 years in the Financial Services Industry.

Norma is passionate about converting complexity into simplicity and uncertainty into empowerment.

With experience in advising on regulated investments, business insurance, personal insurance, estate and retirement planning; her focus is on helping clients achieve their investment and retirement goals within their estate planning and business succession liquidity strategy, ultimately leaving them with more time to enjoy life.

Norma has been a spokesperson for investment planning and wealth management at various forums, and has been a guest on CNBC Africa television, and a radio presenter covering daily economic news.

Norma is responsible for all financial planning, wealth and investment management activities at Here Business & Wealth.

MEMBERSHIPS

Tax (financial) adviser 26005820

Financial Planning Association of Australia (Financial Planner AFP®) 360603

MY CONTACT DETAILS

TELEPHONE	08 9217 2400
FAX	08 9217 2401
MOBILE	0414 331 315
EMAIL	norma@herebusiness.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
- superannuation and retirement savings accounts
- direct equities
- tax effective investments
- managed discretionary accounts
- self-managed superannuation funds

HOW I AM PAID

As an employee of Here Business & Wealth, I receive a salary package which can include bonuses based on my performance and contribution to the business.