



**GODFREY PEMBROKE**

**Prairie Heritage**

Wealth Management Pty Ltd



## Representative Profile



*This document forms part of the Financial Services Guide Version 11 preparation date 1 October 2017 and is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.*



# Representative Profile

## Who we are

Your financial advice specialists are Representatives of and offer services on behalf of Godfrey Pembroke Limited.



Craig Lasby  
Authorised Representative No. 306717

The Financial Services that the above financial advice specialists offer are provided by

**Prairie Heritage Wealth Management Pty Ltd ACN 150 202 341, ATF Prairie Heritage Wealth Management Unit Trust ABN 51 713 686 793 trading as *Prairie Heritage Wealth Management* Authorised Representative (AR) No 412014.**



**GODFREYPEMBROKE**

Godfrey Pembroke has authorised your advisers to provide you with this Financial Services Guide.



# Representative Profile

## What we do

We are authorised by Godfrey Pembroke Limited to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

and to provide advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts
- Derivatives
- Government Debentures, Stocks or Bonds
- Securities
- Standard Margin Lending Facilities

## Contact us

For more information on anything you have read in this document or if there is anything else we can help you with, please contact us at:

*Office Address*

Address: Level 6, 455 Bourke Street, Melbourne, Victoria, 3000

Phone: (03) 8602-0914

Email: [craig@prairieheritage.com.au](mailto:craig@prairieheritage.com.au)

*Postal Address*

Address: PO Box 184 Collins Street West, Melbourne VIC 8007

Phone: (03) 8602-0900

Email: [craig@phwm.com.au](mailto:craig@phwm.com.au)





# Representative Profile

## How we charge for our services

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

<b>Initial consultation</b>	At our expense or Free of charge.						
<b>Strategy Presentation</b>	Should a strategy discussion paper be prepared beforehand, there may be a cost that will range between \$495 and \$2,750						
<b>Advice preparation</b>	Advice preparation may range from \$1,650 to \$22,000						
<b>Implementation (fee for advice)</b>	<p>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:</p> <table border="0"> <tr> <td>Portfolios less than \$100,000:</td> <td>Implementation fee of between \$330 and \$3,300</td> </tr> <tr> <td>Portfolios \$100,000 - \$300,000:</td> <td>Implementation fee of between \$2,200 and \$7,700</td> </tr> <tr> <td>Portfolios in excess of \$300,000:</td> <td>Implementation fee of between \$5,500 and \$20,000</td> </tr> </table> <p>You may pay fees by credit card, direct debit, cheque or debit from your investment account.</p>	Portfolios less than \$100,000:	Implementation fee of between \$330 and \$3,300	Portfolios \$100,000 - \$300,000:	Implementation fee of between \$2,200 and \$7,700	Portfolios in excess of \$300,000:	Implementation fee of between \$5,500 and \$20,000
Portfolios less than \$100,000:	Implementation fee of between \$330 and \$3,300						
Portfolios \$100,000 - \$300,000:	Implementation fee of between \$2,200 and \$7,700						
Portfolios in excess of \$300,000:	Implementation fee of between \$5,500 and \$20,000						
<b>Ongoing fee for advice</b>	<p>If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing service fee is based on the complexity of ongoing advice and the services provided. The minimum fee is \$330 while the maximum is \$7,500 or 1.173% of the value of your portfolio each year (whichever is greater). We will receive ongoing commission (as detailed below) for any life insurance products you have in addition to this fee.</p> <p>The ongoing service fee may be collected monthly through the product issuer or paid directly by you via credit card, direct debit or cheque.</p>						
<b>Ad hoc advice</b>	Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of \$330 may apply.						
<b>Margin loans</b>	We do not receive commissions either directly or indirectly from any margin lending products.						
<b>Stamping fees</b>	Where we receive stamping fees from issuer companies for raising capital or debt on behalf of that company, we will offset this payment against the cost of our advice to you.						
<b>Insurance products</b>	<p>Insurance commissions and/or fees may apply and will be commensurate with the complexity and underwriting work involved. The relevant insurer will pay initial commission between 0% and 130% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product.</p> <p>Commissions are paid to us by the product provider and are not a direct cost to you.</p>						
<b>Pre-existing arrangements</b>	For existing clients already in an established commission arrangement, we may receive commission on investment products or margin loans held. The relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.						