

Adviser Profile

Hugh Robertson CFP[®], CIMA[®], SSA[®]
Authorised Representative Number 342586

Centaur Financial Services Pty Ltd
Corporate Authorised Representative Number 342372

This document forms part of and should be read in conjunction with the Australian Advice Networks Financial Services Guide (FSG)

I am a Sub Authorised Representative and Director of Centaur Financial Services Pty Ltd ("my Practice") which is a Corporate Authorised Representative (No. 342372) of Australian Advice Network Pty Ltd.

I have worked in the financial services industry since 2002 and became an adviser of the Australian Advice Network on 21st May 2015. I am also a member of the Financial Advice Association Australia (FAAA).

Awards

I was awarded the Association of Financial Adviser's (AFA) Financial Adviser of the Year in 2018, and Independent Financial Adviser (IFA) Goals-Based Adviser of the Year in 2019. In 2018, 2019, 2020, 2021 and 2022 I was nominated as one of the Top 50 Most Influential Advisers in Australia by Financial Standard. In 2022 I was also awarded a place on the Top 100 Financial Advisers list. The Top 100 Financial Advisers list is a collaboration between The Australian and its corporate cousin, Barron's, a 101-year-old American magazine for investors.

Qualifications

I hold the following qualifications:

- Bachelor of International Finance (Accounting)
- Master of Financial Planning (MFP)
- Master of Business Administration (MBA)
- CERTIFIED FINANCIAL PLANNER (CFP[®])
- Certified Investment Management Analyst[®] (CIMA[®])
- SMSF Specialist Advisor (SSA[®])
- Advanced Diploma of Financial Planning
- Certificate of ASX Securities

- Certificate of Margin Lending
- Certificate IV in Financial Services (Finance/Mortgage Broking)
- Certificate of Ethics & Professionalism in Financial Advice
- FASEA Financial Adviser Exam

Your Best Interests

I will act in your best interests at all times and I am bound by the law and also the Professional Code of the Financial Advice Association Australia (FAAA) and the Code of Ethics as governed by the Australian Securities and Investments Commission (ASIC).

I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Financial Planning
- Risk Insurance
- Managed Investments
- Superannuation and Retirement Planning
- Margin Lending
- Self-Managed Superannuation Funds
- Securities
- Tax (Financial) Advice
- Estate Planning Strategies

My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a statement of advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. You will be charged a fee-for-service for this. If we provide advice for insurance, this involves the payment of Brokerage/Commission and may cover the cost of your advice document.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all forms of remuneration that will apply. Full details of all fees and/or commissions will be outlined in the statement of advice that I will provide to you.

The relationship between Australian Advice Network and the Practice is a cost sharing agreement. This agreement stipulates that 100% of remuneration is paid to the practice. AAN will invoice the practice for their share of costs incurred by AAN in operating the licence. I am paid a salary and receive a profit share in the form of distributions by the Practice.

Advice and Service Fees

Fees and/or commissions payable are separated into either initial or ongoing fees or commissions.

For initial advice, including the preparation of a Statement of Advice, the fee starts at \$2,200 (incl. GST) however this fee will vary depending on the complexity of the advice and the number of entities involved in the advice – for example, discretionary trusts, companies and self-managed superannuation funds.

Any ongoing fees can range up to 1.1% (including GST) of the investment amount or can be an agreed fee which will be reviewed annually.

If the practice is paid an initial commission for insurance products, it will receive 0% to 66% on the premium of the insurance. If the practice is paid an ongoing commission for insurance products, it will receive 0% to 22% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside

superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate how the fees and commissions are calculated.

With a flat Statement of Advice fee of \$2,200, the Practice would receive \$2,200.

With a 1.1% Adviser Service Fee paid on a \$150,000 investment, the Practice would receive \$1,650.

On a \$3,300 per annum ongoing adviser service fee, the Practice would receive \$3,300 per annum.

On a \$1,000 annual insurance premium with an initial commission of 66%, the Practice would receive \$660.

On a \$1,000 annual insurance premium with an ongoing commission of 22%, the Practice would receive \$220.

Referral Arrangements

Centaur Financial Services will neither pay a third party nor receive payments from a third party for any referrals.

My Associations

At the date of my advice, my associated entity has shares in Australian Advice Network Pty Ltd (my licensee) and AAN Asset Management Pty Ltd (AANAM).

AANAM is the model manager for the AAN Model Investment series which may be utilised in investment recommendations in your advice. As a shareholder, my associated entity may be entitled to dividends from AANAM.

My Contact Details

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