

# BUSINESS PROFILE

**ADVISER PROFILE VERSION:** VERSION 3.0

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**

18/03/2019

**ABOUT OUR LICENSEE**



**ABN** 30 085 870 015 **AFSL/ACL NUMBER** 238478

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**PHONE** 07 3018 0400

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**WEB** www.futuro.com.au

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



WEALTH MANAGEMENT

**PLAN ♦ INVEST ♦ PROTECT**

MJI Wealth Management Pty Ltd ABN 26 616833982 is a Corporate Authorised Representative No.1253689 of Futuro Financial Services Pty Ltd.

**OUR CONTACT DETAILS**

**TRADING NAME** MJI Wealth Management Pty Ltd

**BUSINESS ADDRESS** 179 Grange Road Findon SA 5023

**POSTAL ADDRESS** PO Box 334  
Plympton SA 5038

**TELEPHONE** 0401 709 334

**FAX** N/A

**WEB** [www.mjiwealthmanagement.com](http://www.mjiwealthmanagement.com)

**ABOUT OUR TEAM**

MJI Wealth Management is a full service financial planning business providing sound financial advice to both individual and business clients. At MJI Wealth Management we work closely with all our clients so they can make informed financial decisions allowing them to meet their short, medium and long term goals. At MJI Wealth Management we believe it is important to regularly review our client's situation to ensure they stay on track to meet all of their objectives.

## 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:

<b>INITIAL CONSULTATION (1 HOUR)</b>	At our cost
<b>ADVICE HOURLY RATE</b>	\$165- \$440 per our (refer to Service Packages)
<b>INITIAL ADVICE</b>	\$660 - \$5,000
<b>ADVICE IMPLEMENTATION</b>	\$660 - \$5,000
<b>ONGOING ADVICE</b>	Set Fees as per Service Package and/or an ongoing an ongoing percentage based portfolio fee paid on your behalf by platform or product providers.
<b>ADDITIONAL ADVICE</b>	\$660 - \$5,000 sets fees or by an hourly rate.

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

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 22% to support our business. This includes investment and strategy research, continuing education, compliance consulting and business coaching, allowing us provide you with the highest quality service and advice. The remaining 78% of our fees is paid to MJJ Wealth Management Pty Ltd from which your financial planner receives a salary.

## OTHER BENEFITS I RECEIVE

### PAYMENTS FROM OTHER PROFESSIONALS

We do have a number of professional people in fields of accounting, law, finance, general insurance, business broking and business coaching that we know and trust and would do an excellent job for any of our clients' needs in those areas and we would be happy to refer you to them in that instance.

We receive no fee for this service. All we get is the satisfaction and knowledge that you would be taken care of in the same way we would care for you.

### PAYMENTS TO OTHER PROFESSIONALS

We may pay a referral fee when clients are referred to us from other professionals. We have referral arrangements in place with the following professional service providers:

<b><u>Referral Partner/ Adviser</u></b>	<b><u>How Referral Fee is Paid</u></b>	<b><u>% Rate and \$ Amount per \$1,000</u></b>
Conaghty Accounting	20% Initial Fees Only	20%- \$200
Richard Hayes Mortgage Broking	20% Initial Fees Only	20%- \$200
Halifax Financial- General Insurance	20% Initial Fees Only	20%- \$200

## RELATIONSHIPS AND ASSOCIATIONS

Nil

# ADVISER PROFILE

## ABOUT ME

My name is MATTHEW JOEL ILLANA and I am an authorised representative No.318884 of Futuro Financial Services Pty Ltd.

### EDUCATION AND QUALIFICATIONS

Bachelor of Banking & International Finance from Flinders University,  
Graduate Diploma of Financial Planning (FINSIA)

### EXPERIENCE

Matt has worked in Financial Services for 12 years, starting his career in Business Banking before moving into Financial Planning in 2006. Matt started in client services, then moved into para planning before his first role as a Financial Adviser in 2008 with a major bank. Since then Matt has worked in various boutique financial planning businesses as a senior financial adviser. Matt provides advice to clients in all areas of financial planning including risk protection, wealth creation, superannuation, SMSF, retirement planning, Centrelink and cash flow analysis. Matt is committed to ongoing professional and technical development which enables him to help clients meet both their short and long-term goals.

### MEMBERSHIPS

Association of Financial Advisers (AFA)

## MY CONTACT DETAILS

**TELEPHONE** 0401 709 334

**EMAIL** matt@perreybozzetti.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

- 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

## HOW I AM PAID

I control 100% 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.