

# Adviser Profile

**Professional Investment Services Pty Ltd** - ABN 11 074 608 558  
Australian Financial Services Licence No. 234951 - Principal Member FPA  
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## Sydney Mai

Authorised Representative Number: 323698



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This Adviser Profile forms part of the Financial Services Guide and provides you with additional information about your Adviser who is an Authorised Representative of Professional Investment Services Pty Ltd (PIS).

### Education

- Diploma of Financial Planning
- Current: Advanced Diploma of Financial Planning
- Current: Masters of Commerce (Financial Advising)

### Experience

- I have worked in financial services profession for the past 6 years
- I have completed studies in business administration, mortgage lending, financial planning and risk insurance
- I have particular skills and knowledge in wealth creation, debt reduction, wealth management, wealth protection, retirement planning and business succession planning
- I joined Blue Chip Wealth Management in February 2007 and;
- February 2008 became an Authorised Representative of Professional Investment Services Pty Ltd.

## Areas of Authorisation

Sydney is authorised by PIS to provide financial product advice and deal in the following areas:

Financial Services	Product Types	Is your Adviser authorised to provide this advice?
<b>Investment Advice</b>	Basic Deposit Products	✓
	Non Cash Payment Facilities	✓
	Managed Investments	✓
	Investor Directed Portfolio Services Master Trusts & Wrap Accounts	✓
	Debentures	✓
	Investment Bonds	✓
	Retirement Savings Accounts	✓
	Direct Securities Investment	✓
	Equity Finance (e.g. margin loans)	✓
<b>Superannuation &amp; Retirement Planning</b>	Corporate Superannuation	✓
	Personal Superannuation	✓
	Employer Sponsored Superannuation	✓
	Self Managed Superannuation Funds	✗
	Annuities	✓
	Allocated Pensions	✓
	Insurance within Super	✓
<b>Risk Insurance</b>	Trauma Insurance	✓
	Income Protection Insurance	✓
	Death	✓
	Total and Permanent Disability	✓
	Key Man Insurance	✓
	Business Expense Insurance	✓

## Fees, Charges & Remuneration

You are free to select either, or a combination of, 'fee for service' or brokerage basis of payment for my professional advice. Please discuss your preference at the first meeting.

I am provided a salary base with no commission as an employee of Blue Chip Wealth Management.

Professional Investment Services initially receives all brokerage and fee for service amounts and subsequently splits these amounts with my employer Blue Chip Wealth Management Pty Ltd. The Statement of Advice will disclose the manner in which the brokerage and fees are split between PIS, Blue Chip Wealth Management Pty Ltd and any Referring Party where applicable. For details of other benefits, please refer to the FSG and/or Statement of Advice.

### Initial consultation

Your first meeting is at our expense if a completed 'Client Data Form' is returned / emailed back to my office prior to the meeting. To download a copy of this 'client data form' click on this web link: [www.bluechipwealth.com.au](http://www.bluechipwealth.com.au) then click on the side selection 'Documents'.

### Fee for Service

If a fee for service is payable by you rather than brokerage, this will be disclosed fully in writing in our "Statement of Advice" to you. Note that we may receive brokerage as well.

### Advice preparation

You may be charged a 'Statement of Advice' preparation fee which can range between \$2,200 and \$19,500 (inclusive of GST) depending on the complexity of the advice and time spent. I will provide you with an estimated cost before commencing any work. Any fee for service must be paid within seven (7) days of the date of the tax invoice being issued to you and all cheques for financial planning advice fees must be made payable to Professional Investment Services Pty Ltd.

### Review service

I charge a fee for the ongoing advice and management of your financial affairs. The ongoing service fee, a minimum of 1.32%, will be calculated as a percentage of your total investments and premiums under management.

For example, if you invest \$100,000 and the fee is 1.32% then I may receive on an annual basis an ongoing service fee of \$1,320. This review fee will be reduced by any on-going brokerage we may receive. In many cases our review fee is reduced by half. Fluctuations in the investment balance will impact on the total ongoing service fee charged. We will offer to review your financial situation at least on an annual basis.

### Upfront Commission

The range of Upfront Brokerage Professional Investment Services Pty Ltd receives in respect of investment type financial products and risk insurance financial products are as follows:

Product Type	Range of Upfront Commission
Managed Investments	Up to 6%
Superannuation	Up to 6%
Agribusiness & Tax Effective Investments	Up to 10%
Margin Lending	Up to 3%
Annuities	Up to 6%
Risk Insurance	Up to 123.75%

For example, on a \$10,000 investment into a Managed Investment the Upfront Brokerage received would be between \$0 and \$600. If the actual rate of Upfront Brokerage on that product is 4%, Professional Investment Services Pty Ltd will receive \$400 Upfront Brokerage in respect of the \$10,000 investment and your initial investment will be reduced to \$9,600. Professional Investment Services Pty Ltd will then forward to me up to \$360.

For investment and superannuation products the Upfront Brokerage payment is usually deducted from the initial amount invested, whereas Upfront Brokerage is usually factored into the cost of insurance products. The amount of fees I receive from your investment in direct share investments will vary depending on the amount traded and the remuneration offered by the relevant share trading facility. Please refer to your 'Statement of Advice' for specific details about these amounts.

## Ongoing Commission

The table below outlines the range of Ongoing Commission Professional Investment Services Pty Ltd may receive in respect of various types of financial products offered.

<b>Product Type</b>	<b>Range of Ongoing Commission</b>
Managed Investments	Up to 2%
Superannuation	Up to 2%
Agribusiness & Tax Effective Investments	Up to 2%
Margin Lending	Up to 2%
Annuities	Up to 2%
Risk Insurance	Up to 32%

By way of example, on a \$10,000 investment into a Managed Investment the Ongoing Commission received annually would be between \$0 and \$200. If the actual rate of Ongoing Commission on that product is 1% Professional Investment Services Pty Ltd will receive \$100 annually in respect of the \$10,000 investment. Professional Investment Services Pty Ltd will then forward to me \$90.

The Ongoing Commission may be paid weekly, monthly, quarterly or annually depending on the product. The exact amount of Upfront and Ongoing Commission Professional Investment Services Pty Ltd and I will receive will be clearly identified in your Statement of Advice prior to placement of your investments.

## **Benefits, Incentives, Interests or Associations**

Where I place sufficient volume of business within master trusts, wraps and platforms ("Platforms"), Professional Investment Services Pty Ltd may forward to me 100% of all Ongoing Commission which relates to investments in that particular Platform.

I Sydney Mai, and Blue Chip Wealth Management Pty Ltd do not hold any interests or shareholding in any entities that are capable, or might reasonably be capable of, influencing me in the provision of advice to you.

## Acknowledgment

I/We acknowledge that Sydney Mai has provided me with the Financial Services Guide (Version 7) and Adviser Profile dated 1 February 2009.

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Client Name

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Client Name

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Signature

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Signature

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Date

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