

BUSINESS PROFILE

ADVISER PROFILE VERSION:

VERSION 1.0

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

17 October 2023

ABOUT OUR LICENSEE



ABN	22 122 230 835	AFSL/ACL NUMBER	309996
ADDRESS	Level 3 240 Queen Street Brisbane Qld 4000		
POSTAL	GPO Box 942, Brisbane QLD 4001		
PHONE	07 3018 0400		
EMAIL	info@insightinvestments.com.au		
WEB	www.insightinvestments.com.au		

Insight is responsible for the services provided by any of its authorised representatives.



The Trustee for Flowers Mentor Trust & The Trustee for Eddy Mentor Trust & The Trustee for TST Mentor Trust & The Trustee for ARK Mentor Trust (Mentor Financial Services) ABN 26 387 961 894 is a Corporate Authorised Representative No. 001264033 of Insight Investment Services Pty Ltd

OUR CONTACT DETAILS

TRADING NAME	Mentor Financial Services
BUSINESS ADDRESS	2/7 Augusta Street WILLETTON WA 6155
POSTAL ADDRESS	PO Box 220 WILLETTON WAS 6965
TELEPHONE	(08) 9354 6060
WEB	www.mentorfinancial.com.au

ABOUT OUR TEAM

Mentor was established in 2005 and is a fast-growing Financial Services Company which understands our relationship with each client must be based on trust, integrity, and professionalism.

Our objective is to provide our clients with the most suitable advice and guide them to the resources which will enable them to meet their long-term goals and objectives. With our consultative approach we simplify the thousands of financial products and services currently available by using a stringent research-based approach.

Mentor have a strong bond and many great connections to our local community and enjoy providing holistic financial services to hundreds of clients with a wide variety of needs. We would love for you to be a part of our growing network.

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).

Our team will agree the full details in relation to the cost of our services with you, prior to commencing any work.

Our advice fees (inclusive of GST) include charges for the following advice services:

INITIAL CONSULTATION (1 HOUR)

At our expense

ADVICE HOURLY RATE

Up to \$330 / Hour

INITIAL ADVICE

A one-off flat dollar fee, from \$990 to \$6,600

ADVICE IMPLEMENTATION

A one-off flat dollar fee, from \$0 to \$2,200

ONGOING ADVICE

An annual flat dollar fee, from \$1,210 to \$6,600

Disclosure: Each case is assessed individually, and a fee consent document will be provided before formally engaging services.

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 at 1 Jan 2020 is as follows:

- From 0% to 66% of the initial premium
- From 0% to 22% 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

Insight collects our fees (incl. GST) and retains a portion 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 remainder of our fees is paid to Mentor Financial Services from which your financial planner receives a salary & profit share.

ADVISER PROFILE

ABOUT ME



My name is Rhys Macdonald, and I am an Authorised Representative No. 001252808 of Insight Investment Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

Bachelor of Commerce – Curtin University (2010)
Diploma of Financial Services (Financial Planning) – Kaplan (2011)
SMSF Online Training – Super Concepts (2022)

EXPERIENCE

2010 – 2011 – Financial Adviser – WPS Financial Group
2011 – 2017 – Senior Financial Planner – NAB Financial Planning
2017 – Current – Principal & Director – Mentor Financial Services

MY CONTACT DETAILS

MOBILE: 0455 556 236
EMAIL: rhys@mentorfinancial.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
- Self-Managed Superannuation Fund planning

FINANCIAL SERVICES PRODUCTS

- Deposit and payment products
- Financial planning
- Life risk insurance products
- Securities
- Managed investments
- Tax effective investments
- Superannuation and retirement savings accounts
- Self-Managed Superannuation Funds (including Limited Recourse Borrowing Arrangements)

HOW I AM PAID

I control a percentage 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.