

# Adviser Profile



Carl Tennant, CFP®  
Mast Wealth Pty Ltd ABN 46 601 211 483

If you would like to make an appointment, please contact my office on:

ADDRESS	Suite 6, 1 Box Road, TAREN POINT NSW 2229
TELEPHONE	0478 132 995
FAX	02 8522 4599
EMAIL	carl@mastwealth.com.au

The Adviser Profile forms an essential part of the Financial Services Guide ("Guide"). The Guide is not complete without it.

**Authorised Representative Number:** 283626  
**Corporate Authorised Representative Number:** 464305  
**Issued:** 18/10/2018  
**Version:** 3.1

Mast Wealth Pty Ltd trading as Mast Wealth Pty Ltd (Practice) is a Corporate Authorised Representative of Financial Services Partners Pty Limited (AFSL No. 237590 ABN 15 089 512 587). (Financial Services Partners).

Carl Tennant is an Authorised Representative of Financial Services Partners.

Carl has been a financial adviser since 2002, is a fully qualified Certified Financial Planner (CFP) and is able to offer guidance to clients across a broad range of advice areas including SMSF, Insurance, Investments, Direct Equities and Retirement.

Carl has also completed Diplomas in Management and Banking & Finance and is passionate about helping his clients achieve their lifestyle goals.

Carl works very closely with a young and innovative Accounting business which provides his clients with access to a holistic suite of solutions for their complex needs.

## AREAS OF ADVICE

Carl Tennant is authorised to provide services covering advice and dealing in financial products in the specialised areas listed below:

- Life Risk Insurance Products
- Risk Insurance within Superannuation
- Deposit and Payment Products
- Interests in Managed Investment Schemes
- Superannuation
- Retirement Saving Accounts
- Approved Deposit Funds
- Traditional Annuities and Pensions
- Market-linked Annuities and Pensions
- Investment Life Insurance Products
- Standard Margin Lending Facilities
- Business insurance
- Estate Planning
- Self Managed Superannuation Funds
- A range of approved ASX listed investments managed under a model portfolio
- A wide range of approved ASX listed investments within the ASX 200
- Gearing/Margin Lending
- Aged Care

## REMUNERATION

I may be remunerated by one or more of the following methods outlined below. If any remuneration I receive relates to the advice provided to you, then further details will be set out in your Advice Document.

### Fee for service

As an Authorised Representative of Financial Services Partners, all fees for the provision of financial services by the Practice are paid directly by you to Financial Services Partners, who will then pass on that fee, less an agreed amount (the Licensee Fee) to the Practice.

The Licensee fee the Practice pays Financial Services Partners will range between \$0 and \$70,000 (exc. GST) per annum.

I will disclose, at the time I provide you with advice, the amounts that Financial Services Partners receives (that is, the Licensee Fee), as well as the amounts the Practice and I may each receive as a result of providing a financial service to you.

### Remuneration from product and service providers

Financial Services Partners may receive remuneration from product and service providers who in turn may pay a proportion of this to Practices as detailed in The Guide under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that Financial Services Partners, the Practice and I may each receive (if any) as a result of providing a financial service to you.

### Salary

I am/may be paid a salary based on experience and capability.

### Bonus

I may be eligible to receive a bonus, based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

### Other benefits

I may also receive other benefits, all of which are detailed in The Guide under the heading "What else you need to know".

## CLIENT FEES

There are various ways that you may pay for the services that are provided. They are:

### Fee for Service

A fee for service may be payable for the following services:

- preparation of advice and implementation
- initial advice
- ongoing review and advice services

The fee for service may be determined by any of the following:

1. an hourly rate that we agree depending on the complexity of your circumstances
2. a fee that we agree with you before we commence work
3. a percentage of funds under advice depending on the complexity of your circumstances
4. a combination of any of the above.

### Remuneration from a product or service provider

As outlined above, at the time we provide advice to you, I will disclose any remuneration that Financial Services Partners, the Practice and I may each receive from product and service providers as a result of providing a financial service to you.

### A combination of Fee for Service and Remuneration from a Product or Service Provider

A combination of fee for service and remuneration from a product or service provider may be payable. This will be disclosed to you at the time we provide you with advice.

I will obtain your agreement to the arrangement prior to proceeding.

Please sign here to acknowledge you have read this Financial Services Guide incorporating your adviser's profile (Adviser Profile).

\_\_\_\_\_ Date \_\_\_\_\_

## ADDITIONAL PRIVACY DISCLOSURE – Our Business Partners

In order to keep our costs competitive our practice utilises specialist business support resources that are located in the following country or countries: Malaysia & Vietnam

The organisation(s) we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.